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*msbdc*

Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

## MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

### BRIEFING SHEET

<b>ESTABLISHED</b>	September 1980
<b>LEAD INSTITUTION</b>	University of Massachusetts/Amherst School of Management
<b>CONSORTIUM MEMBERS</b>	Boston College, Southeastern Massachusetts University, University of Lowell, Clark University and Roxbury Community College
<b>PROGRAM OBJECTIVE</b>	To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.
<b>LEGISLATIVE HISTORY</b>	Established by Congress in 1980 under P.L. 96-302; amended in 1984 under P.L. 98-395.
<b>FUNDING FORMULA PER PUBLIC LAW</b>	50% U. S. Small Business Administration 25% Commonwealth of Massachusetts/Executive Office of Economic Affairs 25% University of Massachusetts/Amherst and the consortium members
<b>SERVICES</b>	Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. The MSBDC also provides technical assistance to manufacturers on product quality and technology assessment. Training programs are offered for a nominal fee on a wide variety of management issues.



The **MSBDC** regional and specialty center service delivery network is designed to effectively service small businesses throughout the Commonwealth. The program is structured as follows:

### **FIVE REGIONAL CENTERS**

	<b>COUNTIES SERVED</b>
<b>Western Mass</b>	Hampden, Hampshire, Franklin, and Berkshire
<b>Central Mass</b>	Worcester
<b>Metro Boston</b>	Suffolk and South Middlesex
<b>Northeastern Mass</b>	North Middlesex and Essex
<b>Southeastern Mass</b>	Norfolk, Bristol, Barnstable, Dukes and Plymouth

**Regional Centers** provide the majority of one-to-one counseling assistance and education and training programs offered by the MSBDC. These regional centers have also established partnerships with Chambers of Commerce, Economic Development entities or other key business groups which enable them to provide services at locations which are most convenient to small businesses. Currently, 24 outreach centers are offered through our regional centers. (See center briefing sheets for locations.) It should be noted that the cost of the outreach centers is contributed by the local host organization.

### **SPECIALTY CENTERS**

<b>Capital Formation</b>	Provides assistance to clients requiring financing from non-conventional sources such as quasi-public financing programs; state, federal and local programs; venture capital; and private investors.
<b>Manufacturing Support Services Program</b>	Supports management counseling activities by providing technical assistance to small manufacturers in such areas as productivity, quality control, cost accounting, new technology, production controls.
<b>Minority Business Training &amp; Resource Center</b>	Provides MSBDC services on a targeted basis to the minority community of Greater Boston
<b>International Trade</b>	Newly organized in FY '88 the ITC is involved in providing those clients interested in international trade with preliminary market analysis of specific countries, Export Primer which addresses questions frequently by MSBDC clients on such topics as state, federal and private sector programs.



**Northern Tier Project** Supports broad based economic development strategic plans for communities reaching from Gardner to Franklin County which focus on small business development in the areas of food processing, metalworking, wood products, and furniture.

**Other Specialized** Western Mass Regional SBDC: Provided training and counseling to displaced workers from General Electric, Sheaffer Eaton, Kollmorgen, Bosch (Springfield), Friendly's. Offer assistance on a weekly basis at an outreach location in Mason Square CDC.

Northeastern Mass Regional SBDC: Provide funds to support a part-time Hispanic counselor serving the Lawrence area. Operates a Procurement Assistance Center.

Southeastern Mass Regional SBDC: Provide funds to support Portuguese speaking counselor to service the communities of Fall River and New Bedford.

**Specialty Centers** are designed to provide an expanded level of service in specific areas where greater resources are needed to support small business activity.

MSBDC services are coordinated with the Massachusetts Office of Business Development to ensure complimentary services. MSBDC is identified as the MOBD resource for small business.



## MSBDC ECONOMIC IMPACT

### CUMULATIVE IMPACT

September 1, 1980 through March 31, 1989

#### COUNSELING/TRAINING

Total clients counseled	21,754
Training Programs	1,111
Attendees	25,869

#### CLIENT PROFILE

Women	35%
Minorities	14%

### FINANCIAL IMPACT

Financing Secured	\$107,031,729
Jobs Created (Financing only)	3,080
Jobs Created (Counseling Impact Survey - See below)	5,451
Total New Jobs Created	8,531
State's Cost Per New Job	\$464.20

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### COUNSELING IMPACT

In the summer of 1988 the MSBDC conducted its fifth long-term counseling impact evaluation of clients whose cases had been closed for a minimum of one year.

The first three surveys were sent to clients who had received 5 or more hours of counseling. Below are the findings from those three surveys which covered the period **1980 through 1983**:

75%	Increased Sales
58%	Increased Profits
39%	Increased Employment
3,475	New Jobs Were Created

The last two surveys covered the periods 1985 through 1986 and 1986 through 1987. These surveys, sent to clients who had received 12 or more hours of counseling were segmented by preventure and existing businesses.



**MSBDC - STATE FUNDS  
LEVERAGING FACTS**

Total	Cash	Budget	Federal	State	% of total to Adm.
Year 1	300,000		200,000	100,000	37%
Year 2	621,999		414,666	207,333	22%
Year 3	900,000		600,000	300,000	19%
Year 4	1,182,375		788,250	394,125	16%
Year 5	1,362,000		908,000	454,000	18%
Year 6	1,566,000		1,044,000	522,000	17%
Year 7	1,774,128		1,182,752	591,376	16%
Year 8	1,941,369		1,294,246	647,123	15%
Year 9	2,232,573		1,488,382	744,191	14%
<b>Total</b>	<b>11,880,444</b>		<b>7,920,296</b>	<b>3,960,148</b>	

- \* State funds have leveraged an additional \$3,960,148 in the contribution of indirect cost form the MSBDC consortium members (ie. University of Massachusetts/ Amherst, Boston College, Clark University, Southeastern Massachusetts University, the University of Lowell and Roxbury Community College) thus allowing maximum dollars to be expended for program activity.
- \* State funds have assisted the MSBDC in leveraging in-kind contributions of space, personnel and marketing support from Chambers of Commerce and Community Economic Development groups to support 24 outreach centers.
- \* State funds have assisted the MSBDC in securing private sector professionals to counsel, conduct training and serve on advisory councils. Annually 60% of trainers are private sector individuals. Of the 60%, only 58% request payment which averaged \$30 per hour, well below their normal hourly charge. The remaining 42% provide their service pro-bono.
- \* State funds have assisted the MSBDC in leveraging resources from sponsoring academic institutions (ie. students, faculty, library resources, computer database information, technical advice and research) at below market level costs or pro-bono.



**EXISTING BUSINESSES**  
**1985 - 1986**

22% Response Rate = 94 of 418

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1985	\$683,768	\$57,436,500}		9.28	863
1986	\$943,952	\$78,348,012}	38.05%	11.97	1,077

Based on average employment size there was a net gain of 1,129 new jobs by MSBDC clients from 1985 to 1986.

**PRE-VENTURE BUSINESSES**  
**1985 - 1986**

28% Response Rate = 53 of 191  
74% or 39 Businesses Were Started

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1985	\$49,040*	\$1,716,387}		1.64	64
1986	\$137,483	\$4,811,903}	180.35	2.64	96

Based on average employment size, this was a net gain of 133 new jobs created by start-up firms from 1985 to 1986.

\* Numbers based on 39 respondents who started a business.

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**EXISTING BUSINESSES**  
**1986 - 1987**

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1986	\$574,287	\$49,388,693}		9.10	892
1987	\$736,453	\$63,335,001}	28.24	10.56	1,035

Based on average employment size there was a net gain of 624 new jobs created by existing businesses serviced by the MSBDC from 1986 to 1987.



**PRE-VENTURE BUSINESSES**  
**1986 - 1987**

20% Response Rate = 49 or 245  
71% or 35 Started Businesses

Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1986 \$77,879	\$2,102,744}		2.25	63
1987 \$170,060	\$4,931,758}	134.5	2.80	98

Based on average employment size 5 businesses were started creating 96 new jobs.

**TOTAL NEW JOBS CREATED FROM 1985 TO 1987 = 1,976**

The MSBDC is required to survey clients who have received 12 hours or more counseling in a contract period. Since counseling services began in 1981, the MSBDC has maintained an 88% rate of Good to Excellent for counseling services; a 90% rating on promptness of service; and a 90% rating on referring MSBDC services to others.



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**BRIEFING SHEET**

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<b>PROGRAM OBJECTIVE</b>	To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.
<b>AUTHORIZATION</b>	United States Public Law 96-302 as amended by P.L. 98-395
<b>FUNDING SOURCES</b>	50% U. S. Small Business Administration 25% Commonwealth of Massachusetts/Executive Office of Economic Affairs 25% University of Massachusetts/Amherst and the consortium members
<b>FUNDING - FY '89</b>	\$2.9 million



# MSBDC NETWORK

## STATE OFFICE

University of Massachusetts  
Room 205 School of Management  
Amherst, MA 01003  
(413) 549-4930, extension 303  
State Director: John Ciccarelli

## REGIONAL CENTERS

### **Central Mass Regional Office**

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615  
Regional Director: Lee Morrill

### **Northeastern Mass Regional Office**

University of Lowell  
450 Aiken Street  
Lowell, MA 01854  
(508) 458-7261  
Regional Director: Rudolph Winston

### **Metro Boston Regional Office**

Boston College  
Rahner House  
96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

### **Southeastern Mass Regional Office**

Southeastern Mass. University  
P.O. Box 2785 - 200 Pocasset Street  
Fall River, MA 02722  
(508) 673-9783  
Regional Director: Clyde Mitchell

### **Western Mass Regional Office**

University of Massachusetts/Amherst  
101 State Street - Suite #424  
Springfield, MA 01103  
(413) 737-6712  
Regional Director: Merwin Tober

## SPECIALTY CENTERS/PROGRAMS

### **Capital Formation Service**

Boston College  
96 College Road - Rahner House  
Chestnut Hill, MA 02167  
(617) 552-4091  
Director: Don Rielly

### **International Trade Program**

University of Massachusetts/Amherst  
Room 205 School of Management  
Amherst, MA 01003  
(413) 549-4930, extension 303  
Director: John Ciccarelli

### **Manufacturers Support Services Program**

University of Massachusetts/Amherst  
Room 205 School of Management  
Amherst, MA 01003  
(413) 549-4930, extension 303  
Program Manager: Paul Vande Geer

### **Minority Business Training & Resource Center**

Roxbury Community College  
241 Saint Botolph Street  
Boston, MA 02110  
(617) 266-2028  
Director: Kenneth Edison

### **Northern Tier Project**

University of Massachusetts/Amherst  
Marshall Hall  
Amherst, MA 01003  
(413) 545-4768  
Coordinator: Michael Kane



The following figures are for FY '88 (September 30, 1987-September 29, 1988)

### COUNSELING/TRAINING

Clients counseled	3,617
Hours of Counseling	30,797
Training Programs	150
Training Attendees	2,994

### CLIENT PROFILES

Women	1,285	36%
Minority	514	14%

### TYPE OF BUSINESS

### AGE OF FIRM

Retail	24%	Preventure	61%
Services	44%	1-4 Years	28%
Wholesale	4%	5 Years and Older	9%
Manufacturing	15%		
Construction	5%		

### IMPACT

#### Financing Secured

127 Clients	\$15,281,079
Range	\$6,000-\$1 million
Average	\$120,323

#### Jobs Created

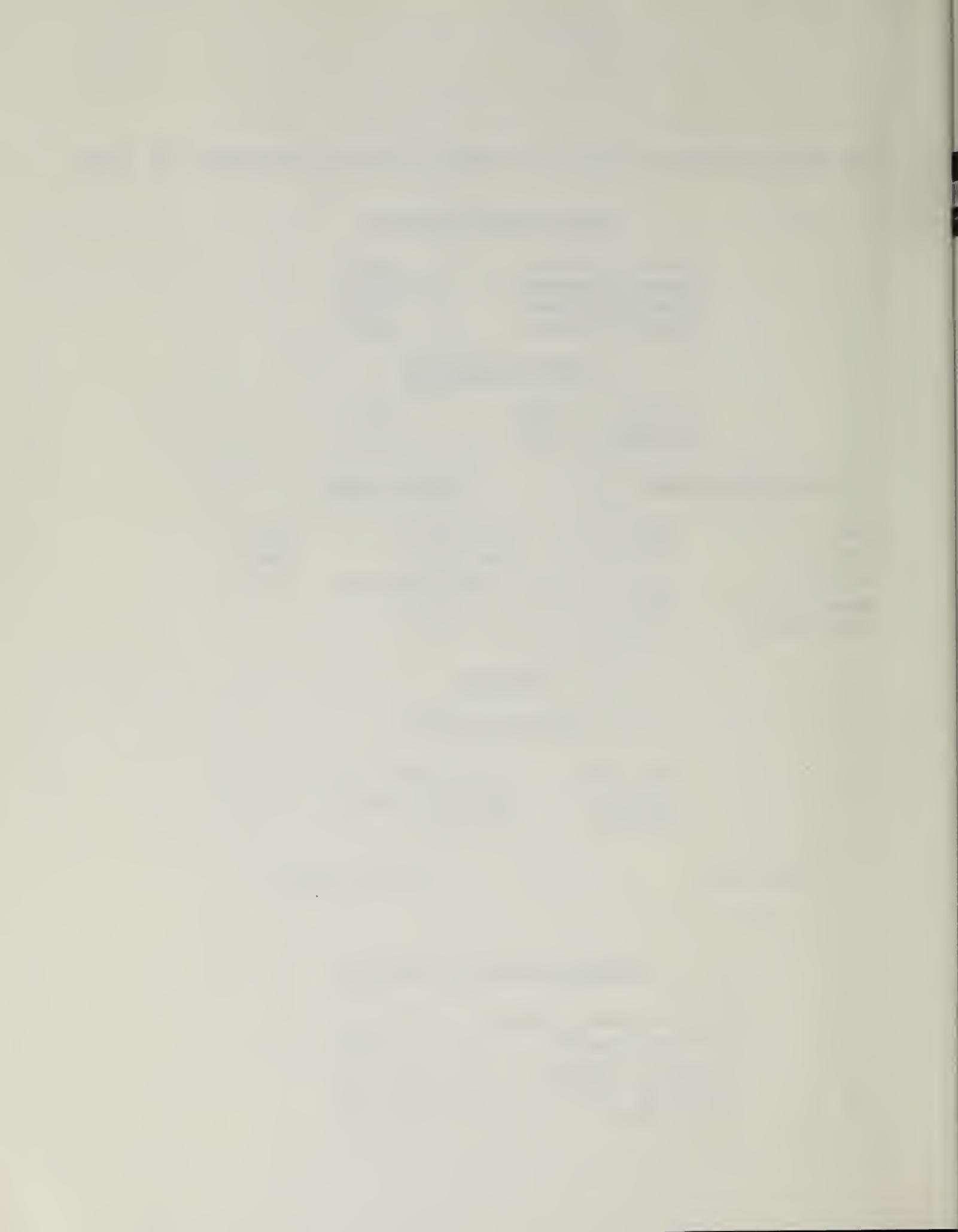
352

#### Jobs Retained

339

### ACHIEVEMENTS 1980-1988

Total Counseling Clients	19,275
Training Programs	1,072
Training Attendees	25,275
Financing Secured	\$101,060,229
Jobs Created	2,890



## WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts  
101 State Street - Suite #424  
Springfield, MA 01103  
(413) 737-6712  
Regional Director: Merwin Tober

### Outreach Service Locations

Athol/Orange  
Chicopee  
Great Barrington  
Greenfield

North Adams  
Northampton  
Palmer  
Pittsfield

North Quabbin Chamber of Commerce  
Chicopee Business Development Center  
Great Barrington Community Dev. Corp.  
Franklin County Chamber of Commerce  
Franklin County Community Dev. Corp.  
Northern Berkshire Community Dev. Corp.  
City of Northampton  
Quaboag Valley Chamber of Commerce  
Central Berkshire Chamber of Commerce

### Center Activities - FY '88 (September 30, 1987 - September 29, 1988)

#### Counseling/Training

Clients counseled	882
Hours of counseling	5,249.5
Training programs	23
Training attendees	580

#### Impact

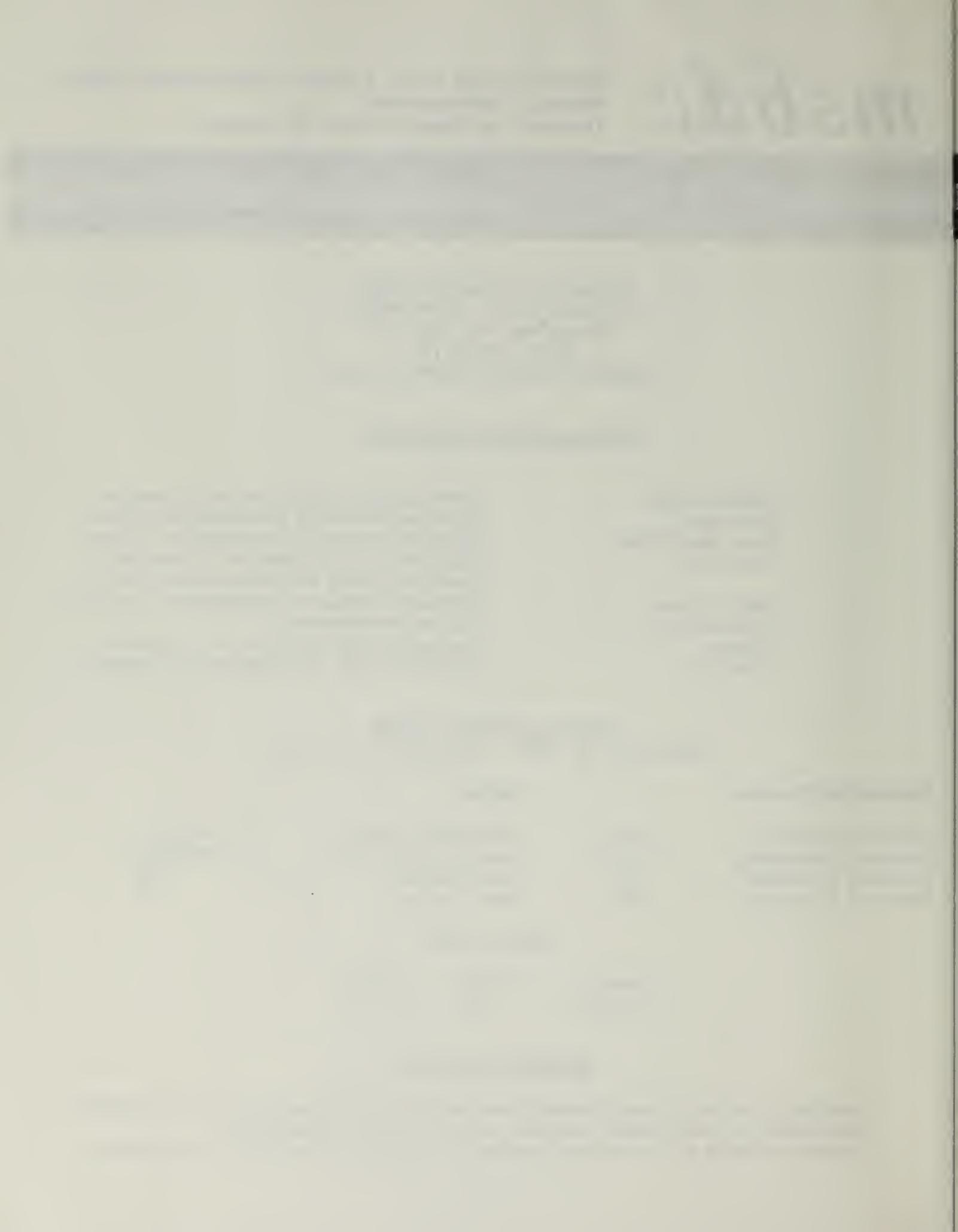
Financing secured	\$4,560,800
Average (53 clients)	\$86,053
Jobs created	146
Jobs retained	75

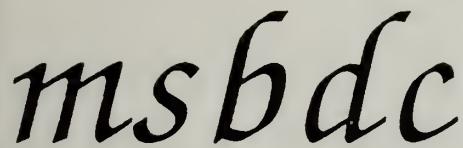
#### Client Profile

Women	288	33%
Minorities	96	11%

#### Significant Activities

- Provided a course to assist minority and women-owned businesses in successfully competing for construction contracts with the City of Springfield.
- Actively working with incubator projects in Chicopee, Greenfield and Pittsfield.





Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

**CENTRAL MASSACHUSETTS REGIONAL OFFICE**

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615  
Regional Director: Lee Morrill

**Outreach Service Locations**

Fitchburg/Leominster	Chamber of Commerce
Gardner	Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Northbridge	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce

**Center Activities - FY '88**  
(September 30, 1987 - September 29, 1988)

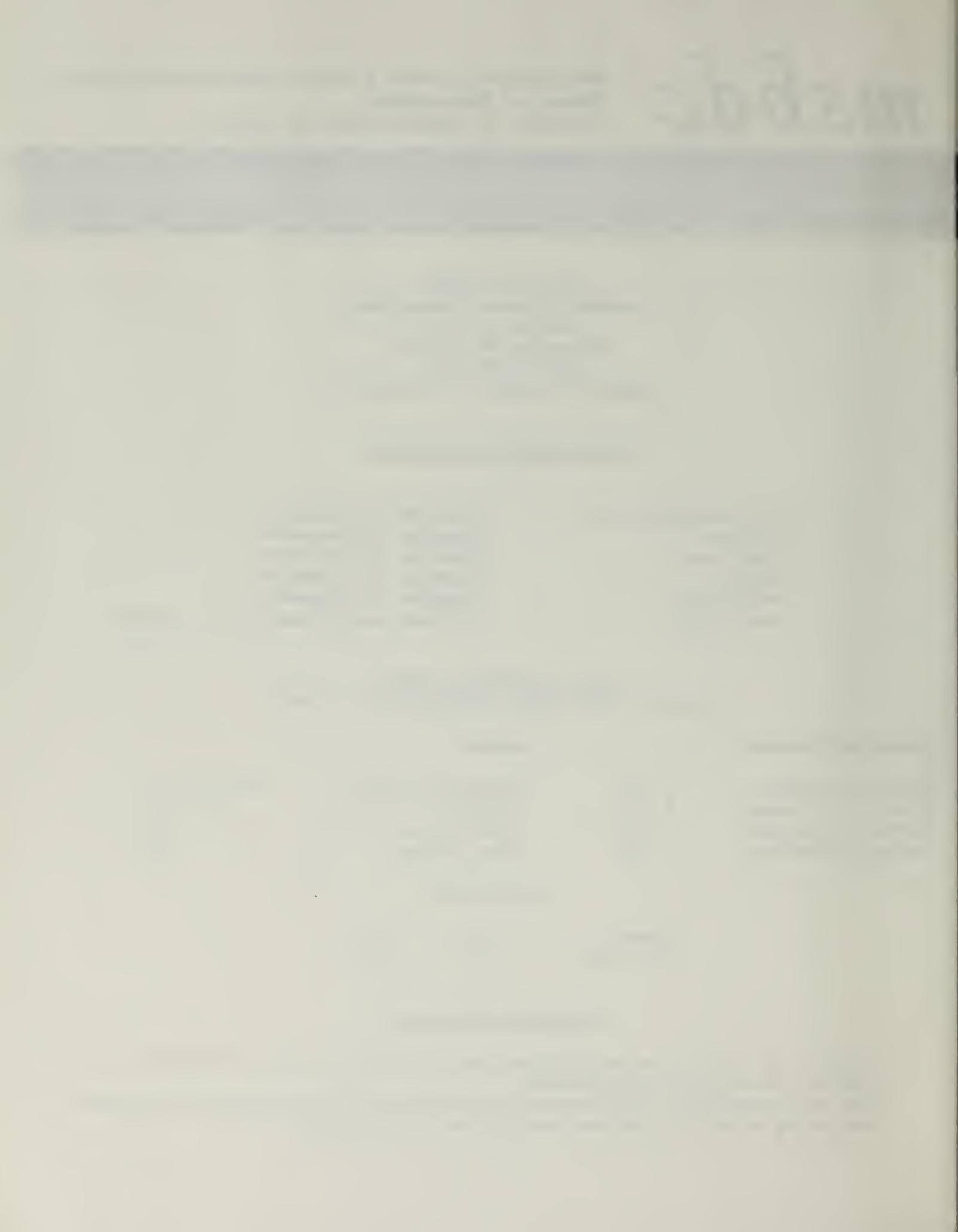
<b>Counseling/Training</b>		<b>Impact</b>	
Clients Counseled	551	Financing Secured	\$2,378,500
Hours of Counseling	3,924.5	Average (27 clients)	\$88,093
Training Programs	21	Jobs Created	53
Training Attendees	355	Jobs Retained	75

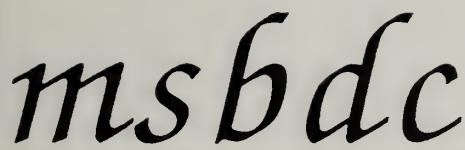
**Client Profile**

Women	179	32%
Minorities	35	6%

**Significant Activities**

- Worked with the Tri-Community Chamber of Commerce in the development of a mall plan for downtown Southbridge.
- Worked cooperatively with Representative Travinski of Southbridge, by providing counseling services to businesses which were burned out.





Massachusetts Small Business Development Center  
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University of Massachusetts at Amherst

**NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE**

University of Lowell  
450 Aiken Street  
Lowell, MA 01854  
(508) 458-7261

Regional Director: Rudolph Winston

**Outreach Service Locations**

North Shore Satellite Center Lawrence	Salem State College/Salem Greater Lawrence Community Action Council, Inc.
Northern Essex	Northern Essex Community College

**Center Activities - FY '88**  
(September 30, 1987 - September 29, 1988)

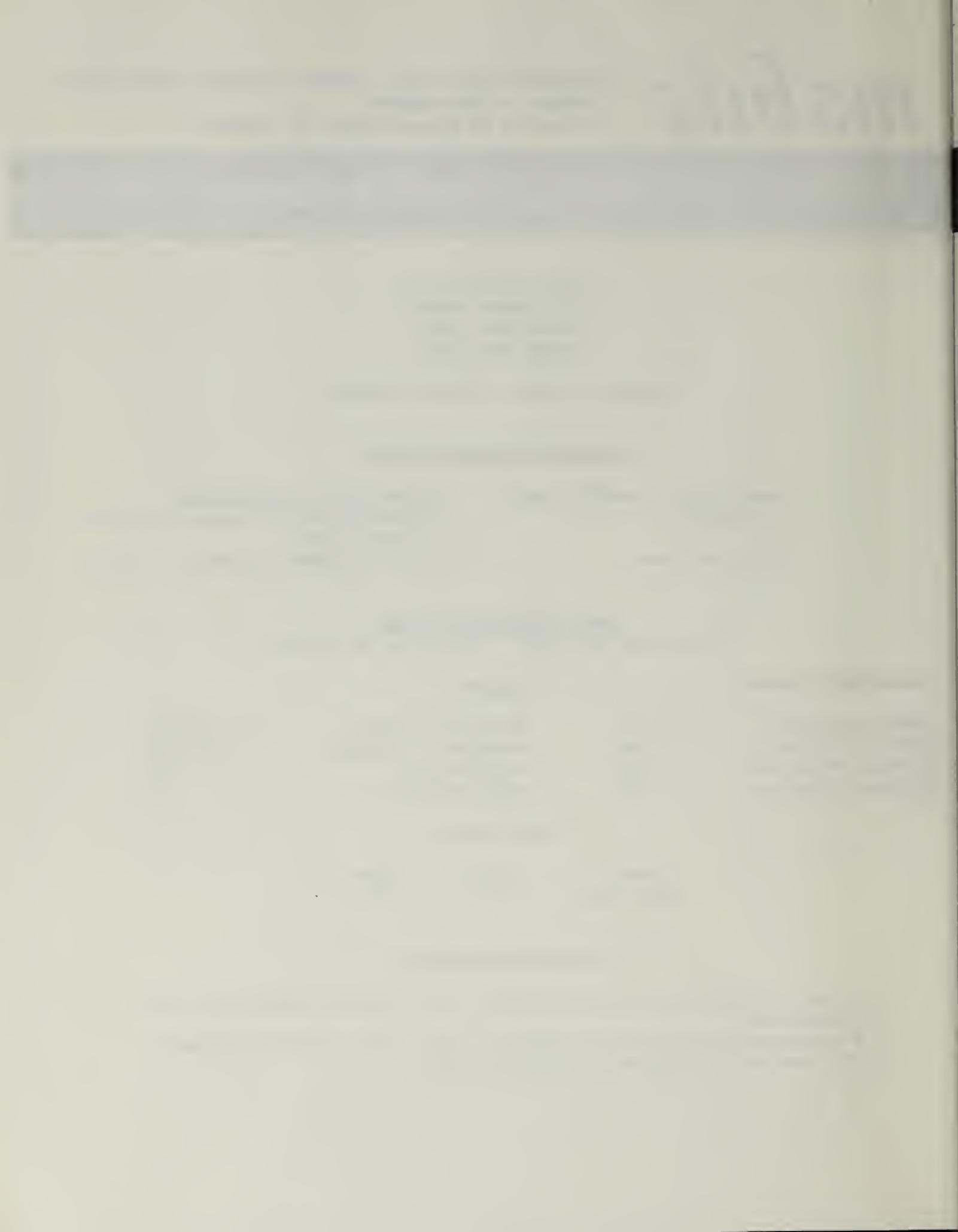
Counseling/Training		Impact	
Clients Counseled	711	Financing Secured	\$2,150,779
Hours of Counseling	5,798.8	Average (14 clients)	\$153,627
Training Programs	28	Jobs Created	37
Training Attendees	292	Jobs Retained	81

**Client Profile**

Women	234	33%
Minorities	124	17%

**Significant Activities**

- The center has been providing assistance to the Hispanic population in the Lawrence area.
- A Procurement Center was established to assist clients interested in both government and non-government procurement.



## METRO BOSTON REGIONAL OFFICE

Boston College  
Rahner House  
96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

### Outreach Service Locations

Quincy

Chamber of Commerce

The Metro Boston Regional Office does not have extensive outreach locations. This is due to the fact that it is centrally situated and can accommodate clients from all points of the region.

### Center Activities - FY '88 (September 30, 1987 - September 29, 1988)

#### Counseling/Training

#### Impact

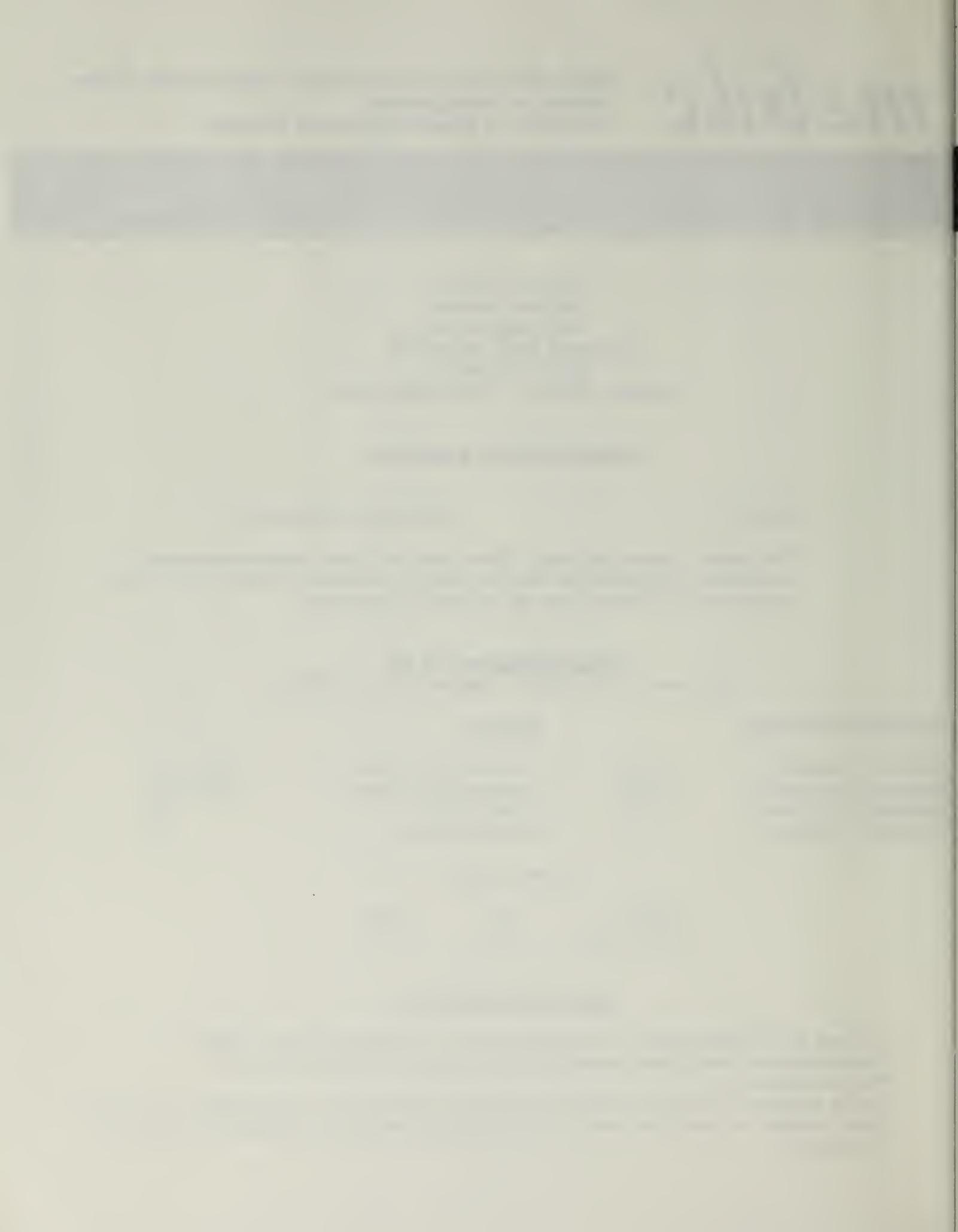
Clients Counseled	794	Financing Secured	\$329,000
Hours of Counseling	5,890.5	Average (10 clients)	\$32,900
Training Programs	21	Jobs Created	33
Training Attendees	428	Jobs Retained	6

#### Client Profile

Women	379	48%
Minorities	88	11%

### Significant Activities

- A client of the Metro Boston Regional Office was designated the 1988 Massachusetts Small Business of the Year by the U.S. Small Business Administration.
- At the request of the South Shore Chamber of Commerce a management counselor now devotes two days per month to counseling clients at the Quincy Chamber of Commerce.



## SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University  
200 Pocasset Street  
P.O. Box 2845  
Fall River, MA 02722  
(617) 673-9783

Regional Director: Clyde Mitchell

### Outreach Service Locations

Attleboro/North Attleboro	Chamber of Commerce
Hyannis	Hyannis Sentry Savings
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
Plymouth	Chamber of Commerce

### Center Activities - FY '88 (September 30, 1987 - September 29, 1988)

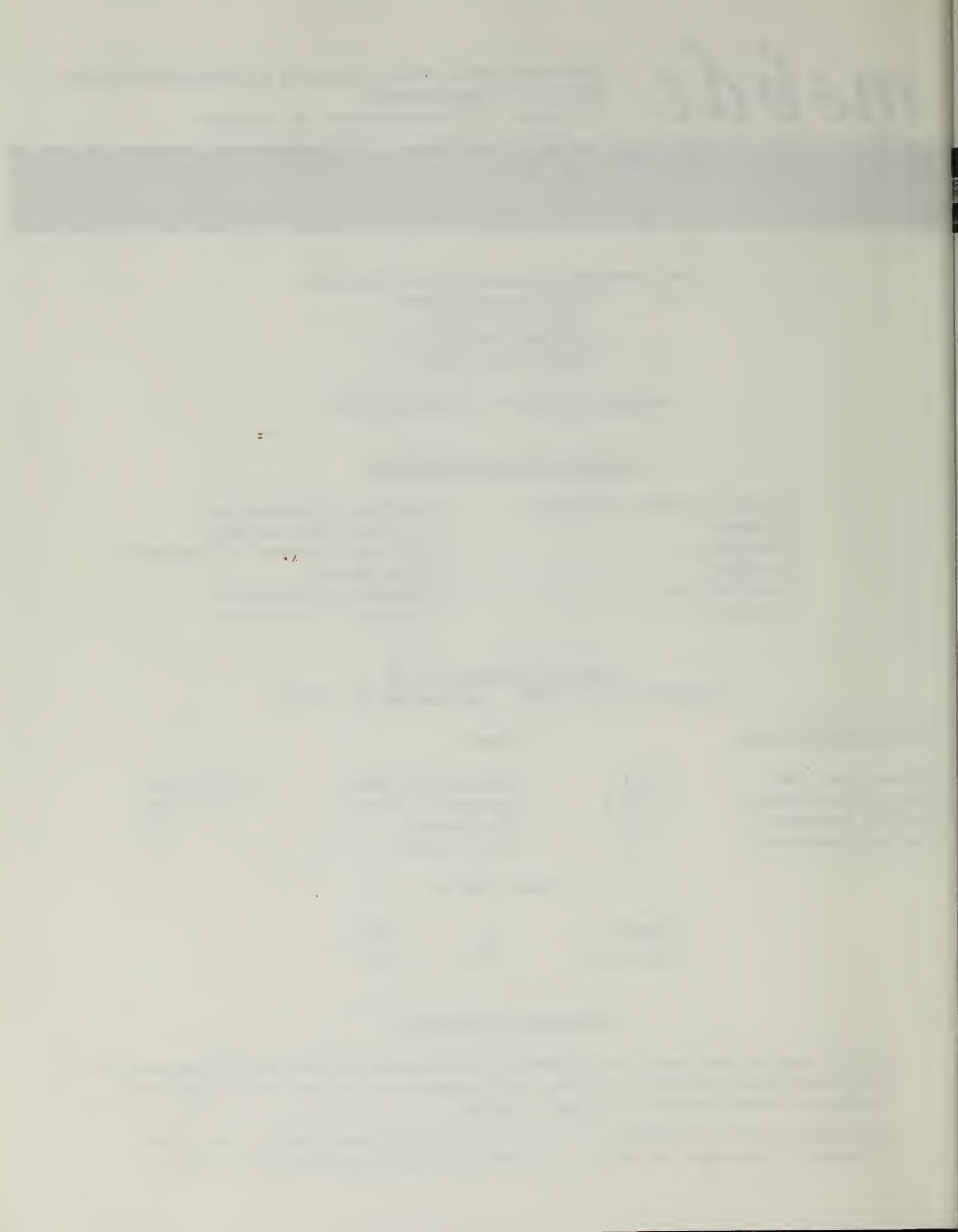
Counseling/Training		Impact	
Clients counseled	351	Financing Secured	\$2,338,000
Hours of Counseling	5,538.3	Average (11 clients)	\$212,545
Training Programs	31	Jobs Created	29
Training Attendees	793	Jobs Retained	17

### Client Profile

Women	98	28%
Minorities	26	7%

### Significant Activities

- Center staff worked with the Southeastern Economic Development Corporation in the development of their incubator and formation of a certified development company to administer a 504 loan program.
- The Center offers counseling services to the Portuguese speaking business community through the services of their Portuguese speaking counselor.



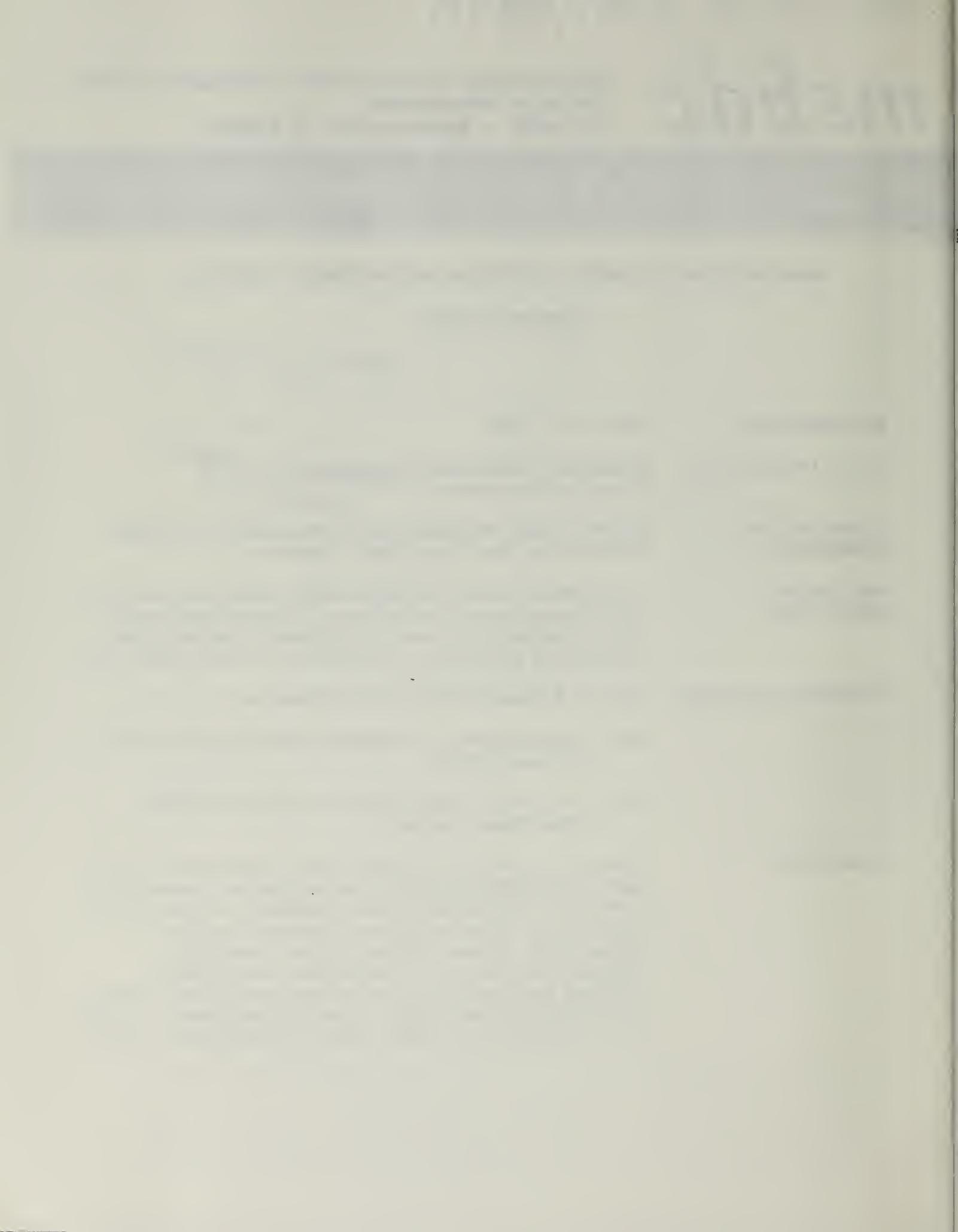
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## MSBDC NETWORK

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School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, extension 303  
State Director: John Ciccarelli

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(617) 552-4091  
Director: Don Rielly

#### **International Trade Program**

University of Massachusetts/Amherst  
School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, extension 303  
Director: John Ciccarelli

#### **Manufacturers Support Services Program**

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School of Management, Room 205  
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(413) 549-4930, extension 303  
Program Manager: Paul Vande Geer

#### **Minority Business Training & Resource Center**

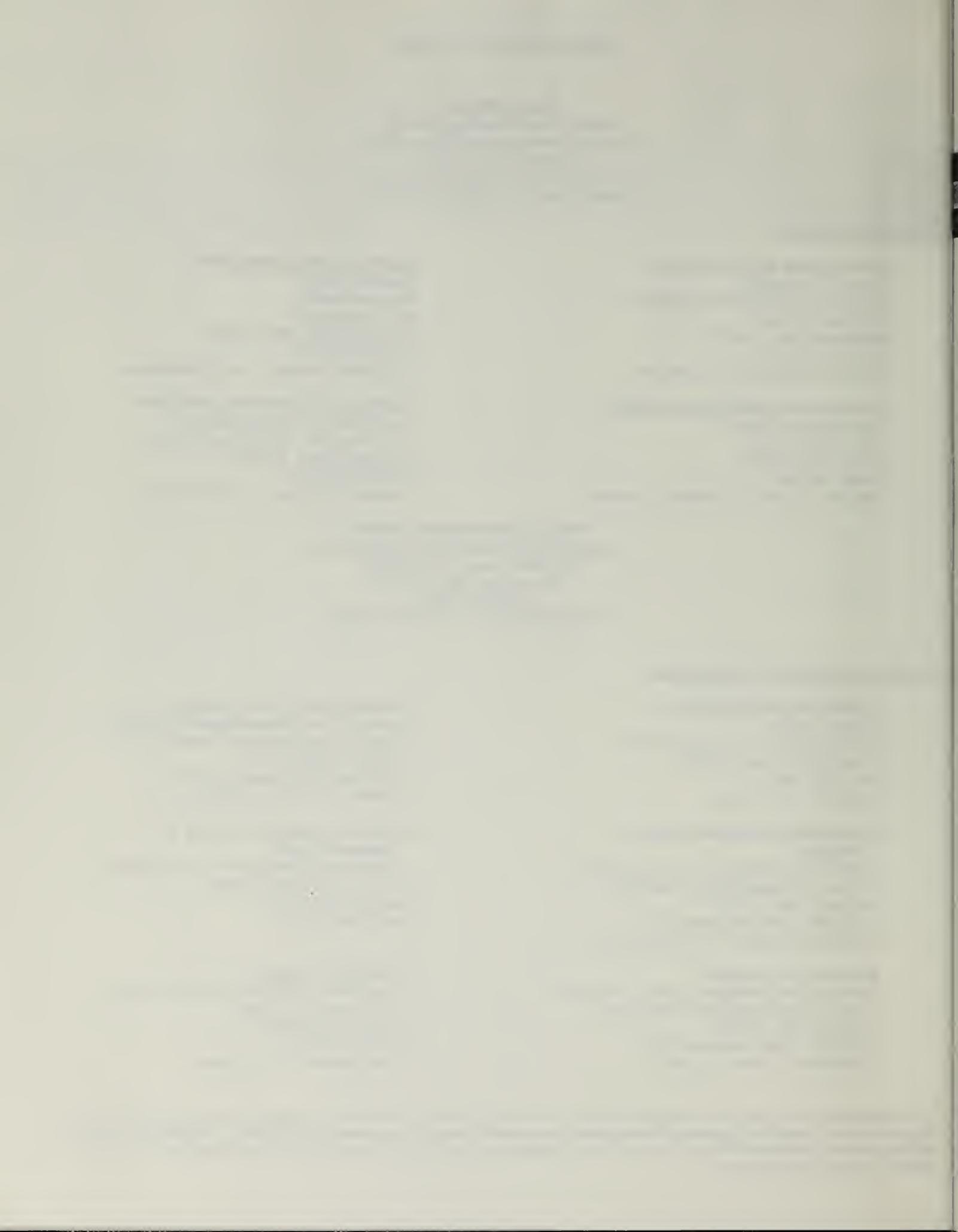
University of Massachusetts/Amherst  
241 Saint Botolph Street  
Boston, MA 02110  
(617) 266-2028

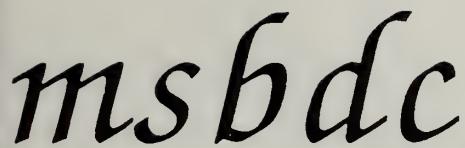
#### **Northern Tier Project**

University of Massachusetts/Amherst  
School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, extension 303  
Coordinator: Sean Wagner

#### **Fine Foods Program**

Mass. Office of Business Development  
100 Cambridge Street  
Boston, MA 02202  
(617) 727-4005  
Coordinator: Mark Evans





**SUMMARY OF ACTIVITIES FOR MSBDC NETWORK**

September 30, 1988 - September 29, 1989

**COUNSELING/TRAINING**

Clients Counseled	4,401
Hours of Counseling	32,323
Training Programs	141
Training Attendees	2,917

**CLIENT PROFILES**

Women	1,570	36%
Minority	675	15%

**TYPE OF BUSINESS**

**AGE OF FIRM**

Retail	24%	Prevention	60%
Services	45%	1-4 Years	30%
Wholesale	5%	5 Years and Older	10%
Manufacturing	13%		
Construction	6%		
Other	7%		

**IMPACT**

**Financing Secured**

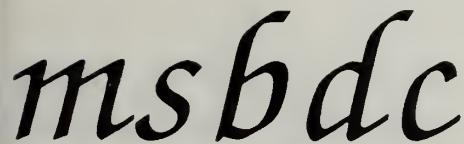
103 Clients	\$17,963,793
Range	\$10,000-\$3.6 million
Average	\$174,406

**ACHIEVEMENTS 1980-1989**

Total Counseling Clients	23,675
Training Programs	1,213
Training Attendees	28,206
Financing Secured	\$119,024,022
Jobs Created	3,162

"The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040-10. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC State Office at (413) 549-4930, ext. 303."





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 School of Management  
 University of Massachusetts at Amherst

MSBDC NETWORK

Comparison of Activities

Fiscal Year 1988 (September 30, 1987 - September 29, 1988)  
 vs.  
 Fiscal Year 1989 (September 30, 1988 - September 29, 1989)

COUNSELING/TRAINING

	<u>FY 88</u>	<u>FY 89</u>	
Clients Counseled	3,618	4,401	<b>22% increase from FY 88</b>
Hours of Counseling	30,841	32,323	<b>5% increase from FY 88</b>
Training Programs	150	141	
Training Attendees	2,994	2,917	

CLIENT PROFILES

	<u>FY 88</u>	<u>FY 89</u>	
Women	1,284 35%	1,570 36%	<b>22% increase from FY 88</b>
Minority	514 15%	675 15%	<b>31% increase from FY 88</b>

TYPE OF BUSINESS

	<u>FY 88</u>	<u>FY 89</u>	<u>AGE OF FIRM</u>	<u>FY 88</u>	<u>FY 89</u>
Retail	24%	24%	Preventure	65%	60%
Services	46%	45%	1-4 Years	27%	30%
Wholesale	4%	5%	5 Years and Older	8%	10%
Manufacturing	14%	13%			
Construction	6%	6%			
Other	7%	7%			

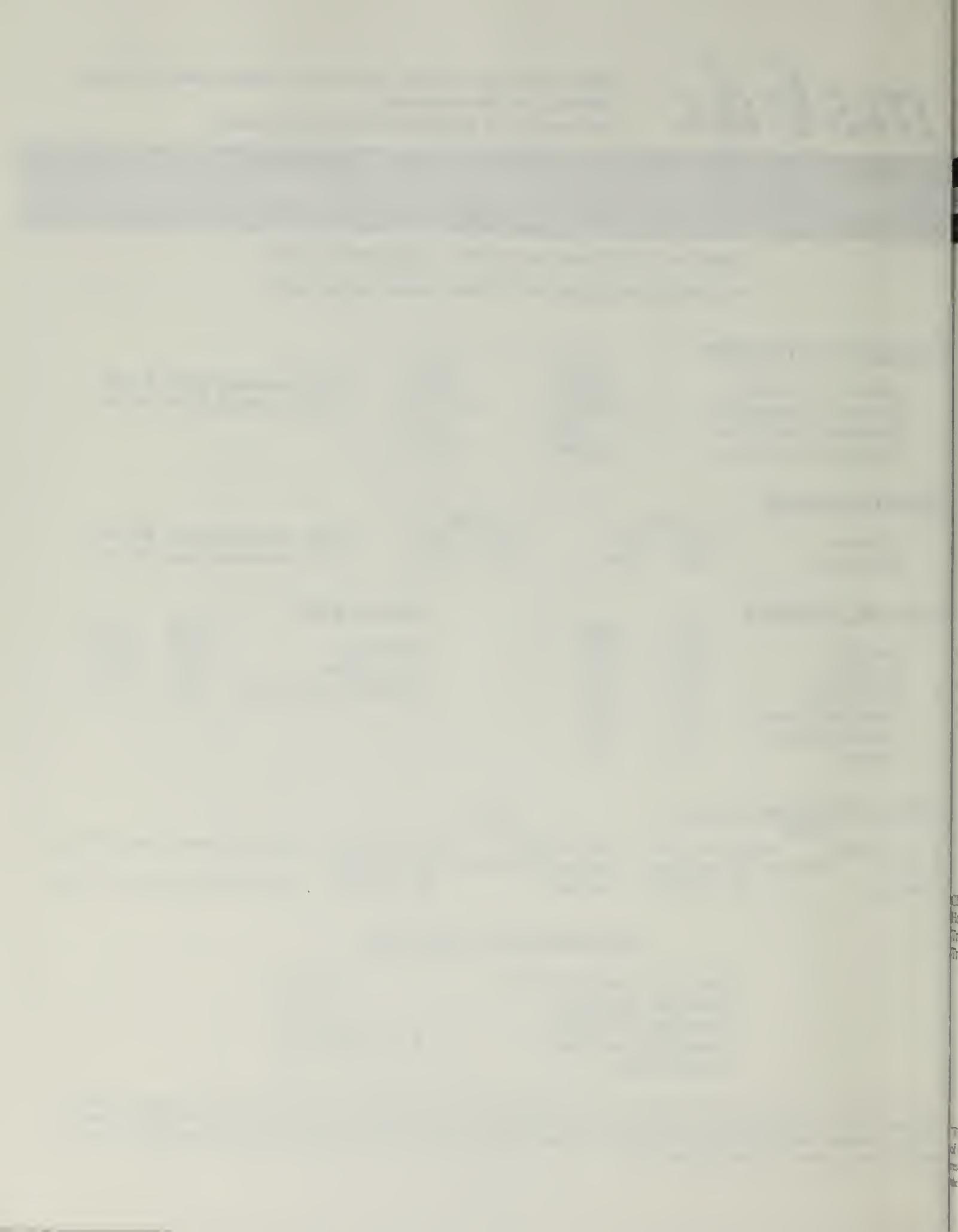
IMPACT (financing secured)

	<u>FY88</u>	<u>FY89</u>	
127 Clients:	\$15,281,079	103 clients: \$17,963,793	<b>17% increase from FY 88</b>
Range:	\$6,000-\$1 million	Range: \$10,000-\$3.6 million	
Average:	\$120,323	Average: \$174,406	<b>4% increase from FY 88</b>

ACHIEVEMENTS 1980-1989

Total Counseling Clients	23,675
Training Programs	1,213
Training Attendees	28,206
Financing Secured	\$119,024,022
Jobs Created	3,162

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## WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts  
101 State Street - Suite #424  
Springfield, MA 01103  
(413) 737-6712  
Regional Director: Merwin Tober

### Services

The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Western Mass Regional Center.

### Outreach Service Locations

Athol/Orange  
Great Barrington  
Greenfield

Holyoke  
North Adams  
Northampton  
Palmer  
Pittsfield  
Springfield

Westfield

North Quabbin Chamber of Commerce  
Great Barrington Community Dev. Corp.  
Franklin County Chamber of Commerce  
Franklin County Community Dev. Corp.  
Greater Holyoke Chamber of Commerce  
Northern Berkshire Industrial Park & Dev. Corp.  
City of Northampton  
Quaboag Valley Chamber of Commerce  
Central Berkshire Chamber of Commerce  
Mason Square Development Corporation  
Urban League of Springfield  
Citizens Council of New North  
Westfield Chamber of Commerce

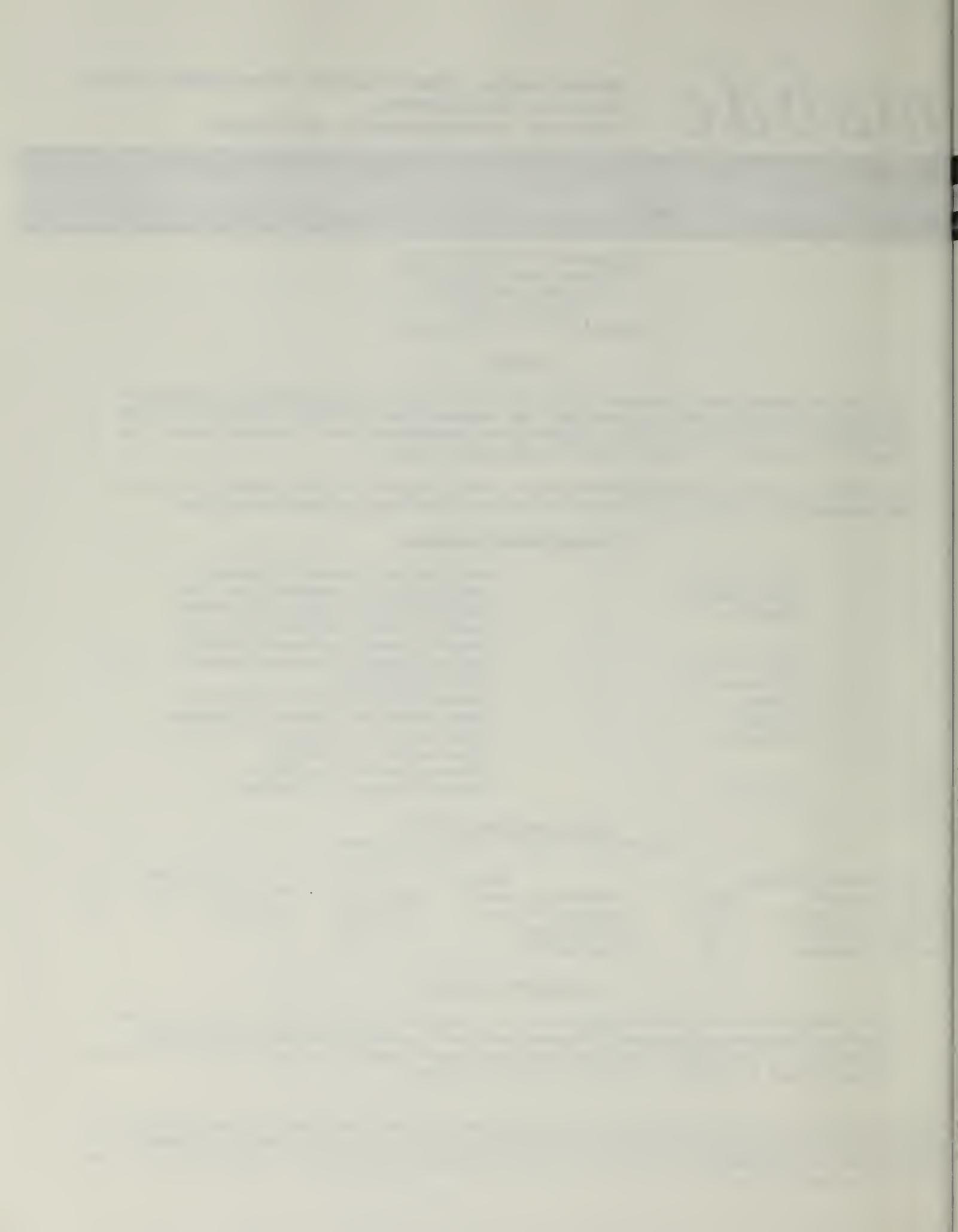
### Center Activities - FY '89

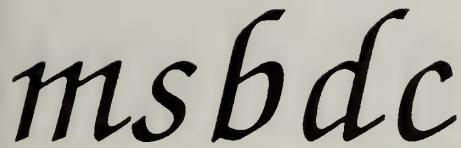
(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact		Client Profile	
Clients Counselled	1008	Financing Secured	\$5,091,893	Women	345 34%
Hours of Counseling	4629.5	Average (37 clients)	\$137,619	Minorities	110 11%
Training Programs	20	Jobs Created	56		
Training Attendees	516	Jobs Retained	119		

### Significant Activities

- Staff assisted Berkshire and Franklin Counties with the development of their incubator programs.
- Conducted seminars and counseled displaced workers on starting a business at Sheaffer Eaton, Kollmorgen, General Electric, American Bosch and Buxton, provided in conjunction with Department of Employment & Training and Industrial Services Program.





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## METRO BOSTON REGIONAL OFFICE

Boston College  
Rahner House  
96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

### Services

The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Metro Boston Regional Center.

### Outreach Service Locations

Quincy  
Waltham

Chamber of Commerce  
128 Entrepreneurs Institute

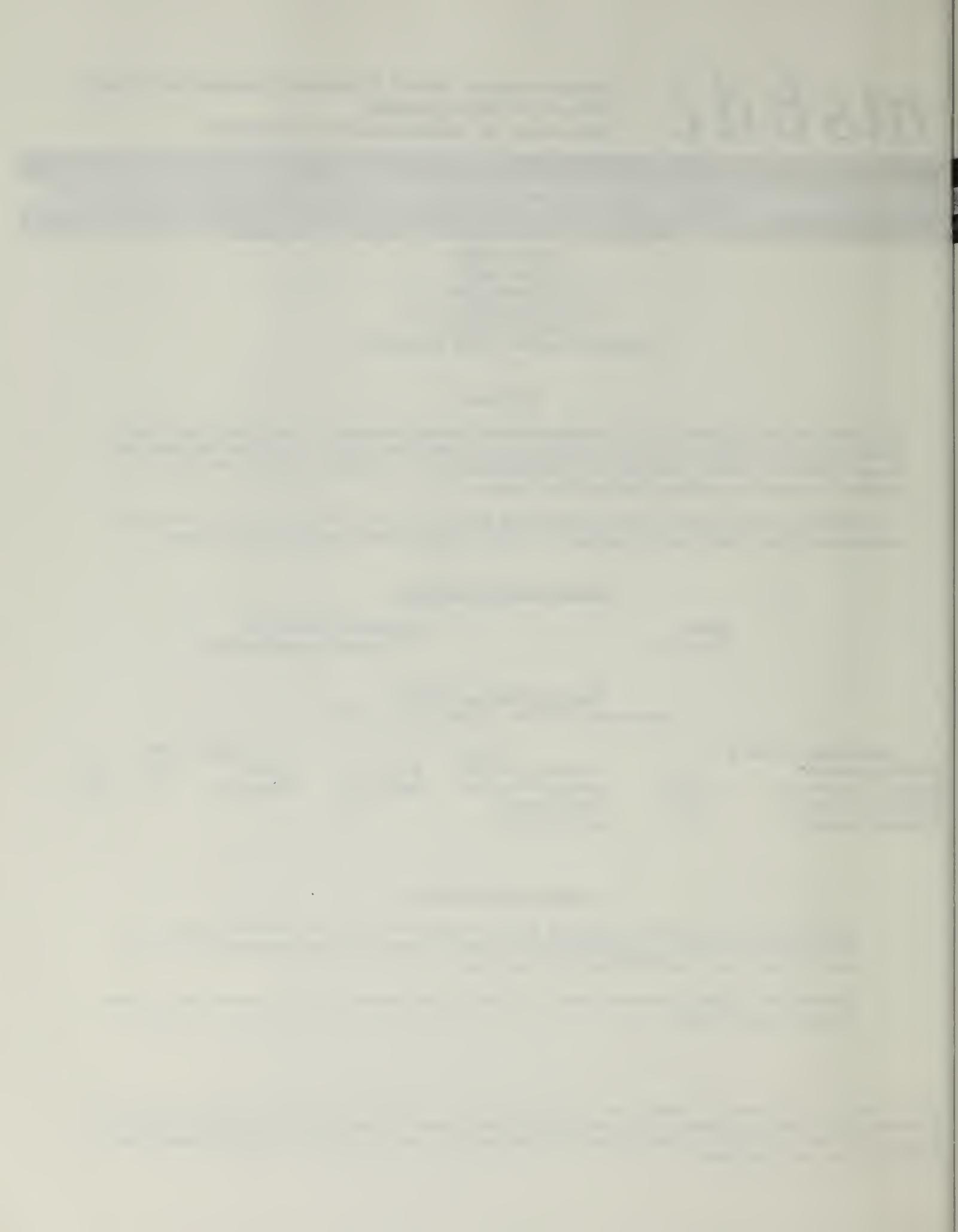
### Center Activities - FY '89

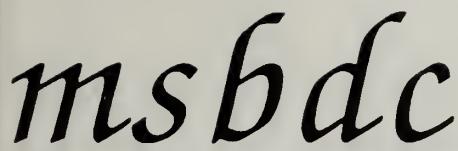
(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact		Client Profile	
Clients counseled	1113	Financing Secured	\$400,500	Women	473 42%
Hours of Counseling	6,254.5	Average (4 clients)	\$100,125	Minorities	140 13%
Training Programs	26	Jobs Created	7		
Training Attendees	512	Jobs Retained	29		

### Significant Activities

- At the request of two separate sponsors, the South Shore Chamber of Commerce and the 128 Entrepreneurs' Institute, a management counselor continues to devote two days a month to counseling clients at each of these two locations.
- The MSBDC Capital Formation Service provides service statewide, and is housed at the Metro Boston Regional Center.





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## NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Lowell  
450 Aiken Street  
Lowell, MA 01854  
(508) 458-7261

Regional Director: Rudolph Winston

### Services

The Northeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Northeastern Mass Regional Center.

### Outreach Service Locations

North Shore Satellite Center  
Lawrence  
Northern Essex

Salem State College/Salem  
Greater Lawrence Community Action Council, Inc.  
Northern Essex Community College

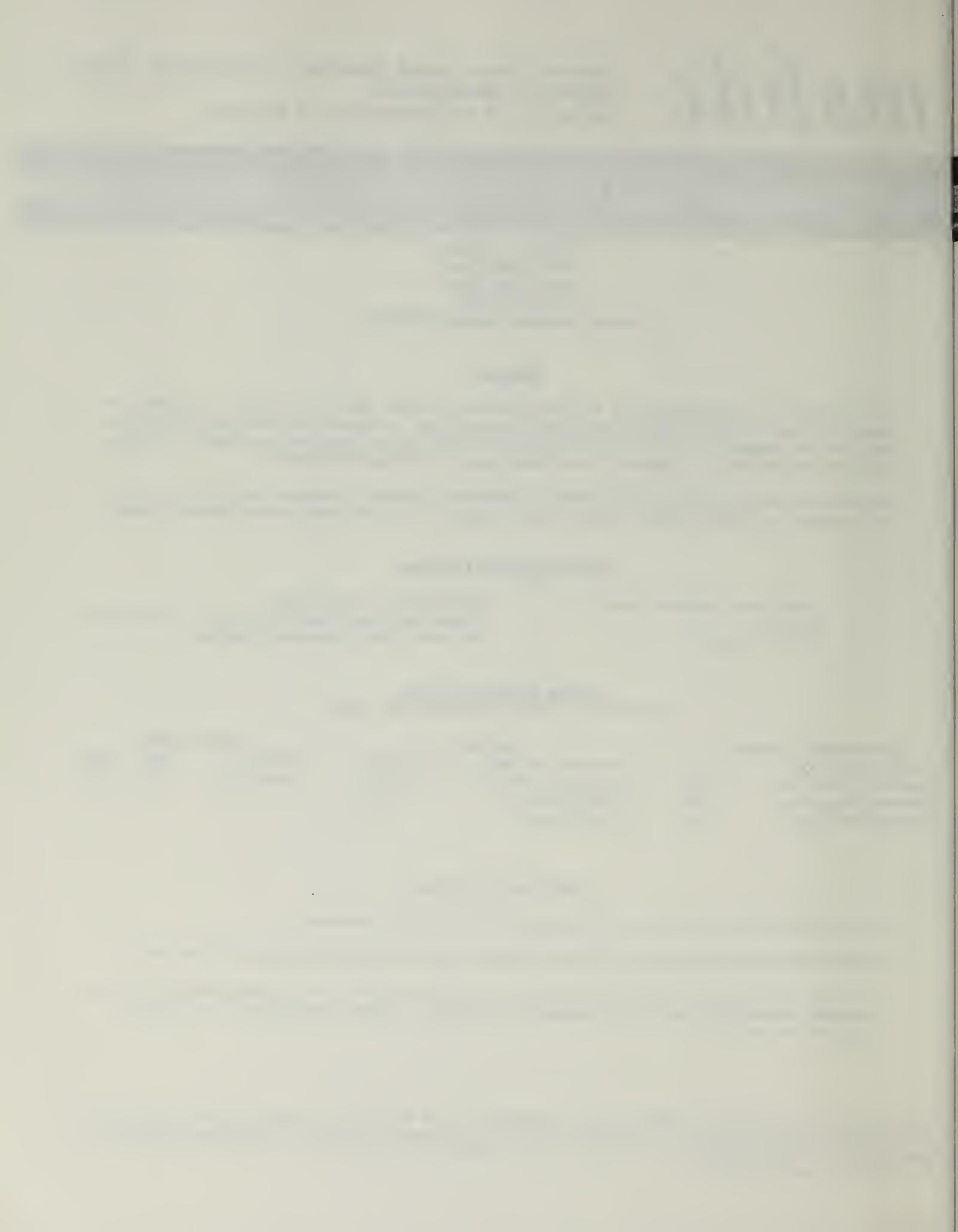
### Center Activities - FY '89

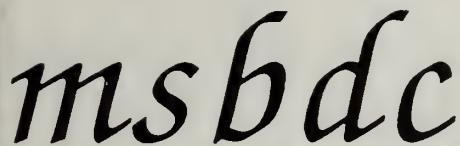
(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact	Client Profile		
Clients Counselled	777	Financing Secured	\$1,671,000	Women	253 33%
Hours of Counseling	5,792.0	Average (14 clients)	\$119,357	Minorities	138 18%
Training Programs	35	Jobs Created	30		
Training Attendees	564	Jobs Retained	52		

### Significant Activities

- Expanded efforts and outreach to the Hispanic community in Lawrence.
- Expanded outreach efforts for the fishing industry and retailing communities in Gloucester.
- Through the Northeast Procurement Program continued to match client services with government agencies needing their services via computer. In addition, utilized computerized research data retrieval for clients.





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University of Massachusetts at Amherst

## CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615  
Regional Director: Lee Morrill

### Services

The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Central Mass Regional Center.

### Outreach Service Locations

Fitchburg/Leominster	North Central Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Northbridge	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce
Clinton	Chamber of Commerce

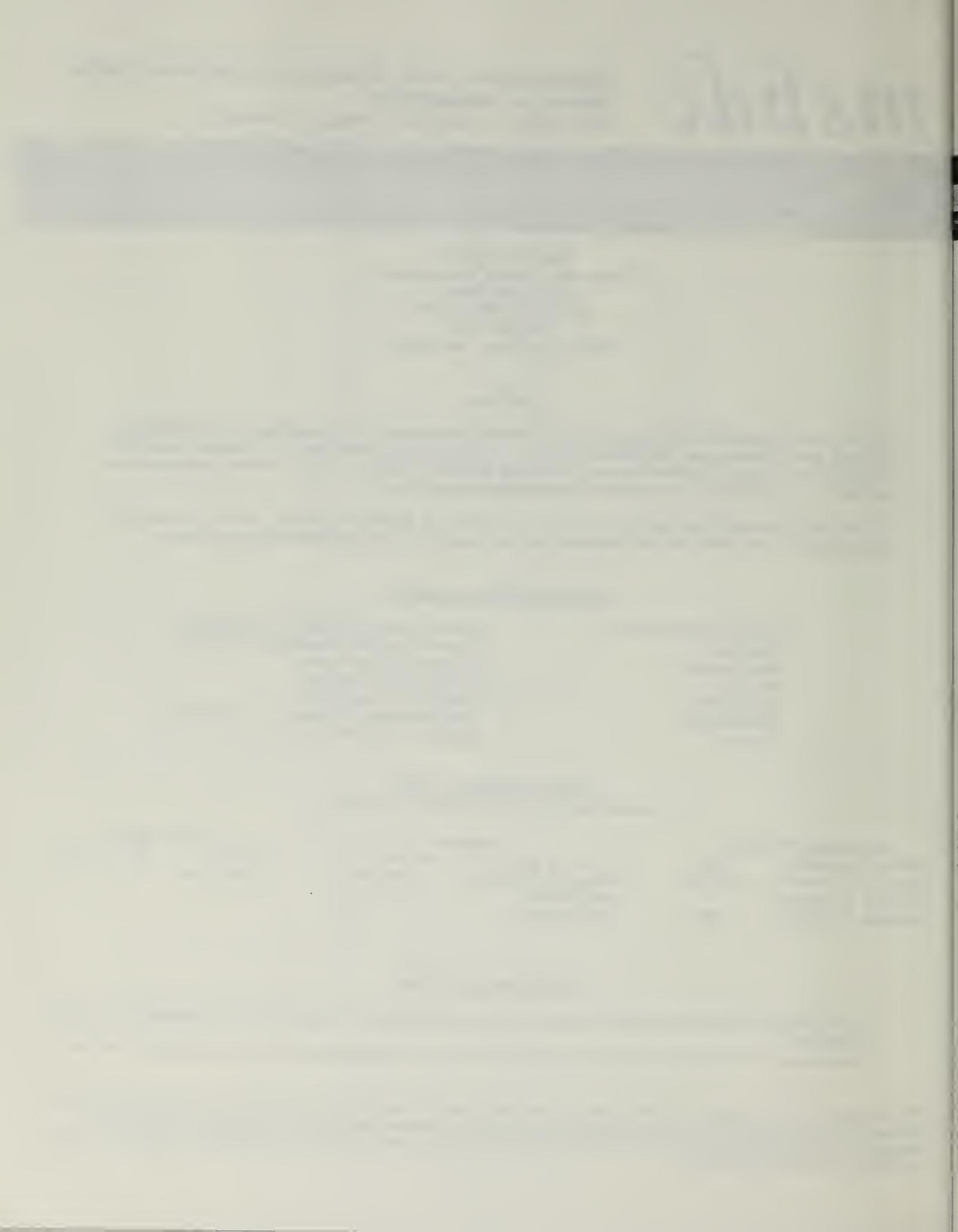
### Center Activities - FY '89 (September 30, 1988 - September 29, 1989)

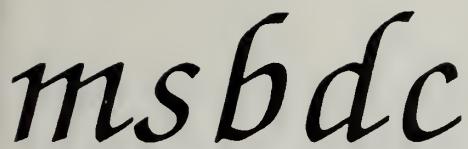
<b>Counseling/Training</b>		<b>Impact</b>	<b>Client Profiles</b>		
Clients Counselled	729	Financing Secured	\$2,698,400	Women	245
Hours of Counseling	4,095.5	Average (27 clients)	\$99,940	Minorities	56
Training Programs	21	Jobs Created	111		34%
Training Attendees	309	Jobs Retained	32		8%

### Significant Activities

- Panelist at the 1988 New England Business Expo on "Obtaining Funding for Your Existing or Emerging Business".
- Participated in the SBA-sponsored Massachusetts Youth Entrepreneur Seminar at Clark University.

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## SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University  
200 Pocasset Street, P.O. Box 2845  
Fall River, MA 02722  
(617) 673-9783  
Regional Director: Clyde Mitchell

### Services

The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Southeastern Mass Regional Center.

### Outreach Service Locations

Attleboro/North Attleboro	Chamber of Commerce
Hyannis	Hyannis Sentry Savings
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
Plymouth	Chamber of Commerce

### Center Activities - FY '89

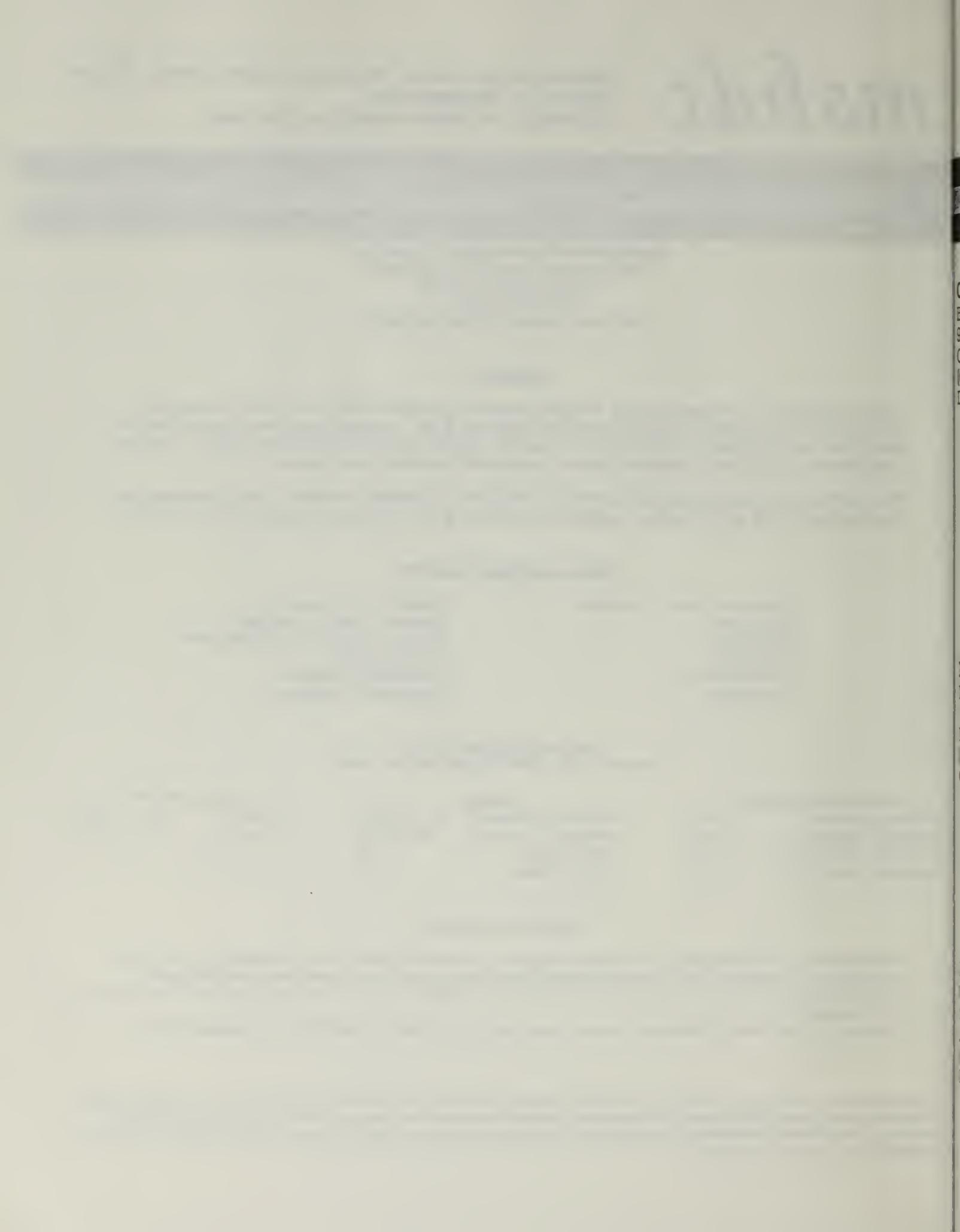
(September 30, 1988- September 29, 1989)

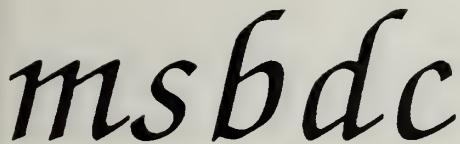
Counseling/Training	Impact	Client Profile	
Clients Counselled	427	Women	127 30%
Hours of Counseling	6,210.5	Minority	34 8%
Training Programs	23		
Training Attendees	519		

### Significant Activities

- Responsible for coordinating the Annual Regional Economic Conference sponsored by all major chambers of commerce and economic development offices within southeastern Massachusetts.
- Co-sponsor of "Fall River Business After Hours" on a regular monthly basis with the Fall River Chamber of Commerce.
- Initiated a free "Weekly Business Forum" scheduled every Monday evening on an ongoing basis.

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Massachusetts Small Business Development Center  
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### MSBDC SPECIALTY CENTERS AND PROGRAMS

#### CAPITAL FORMATION SERVICE

Boston College  
96 College Road - Rahner House  
Chestnut Hill, MA 02167  
(617) 552-4091  
Director: Don Rielly

##### Counseling/Training

Clients Counseled	103
Hours of Counseling	1826.3
<b>Impact</b>	
Financing Secured	\$6,425,000
Average (10 clients)	\$642,500
Jobs Created	44

#### MINORITY BUSINESS TRAINING & RESOURCE CENTER

University of Massachusetts/Amherst  
241 Saint Botolph Street  
Boston, MA 02110  
(617) 266-2028

##### Counseling/Training

Hours of Counseling	1670.5
Clients Counseled	204
Training Programs	1
Attendees	6
<b>Client Profile</b>	
Women	92 45%
Minorities	175 86%

#### FINE FOODS PROGRAM

Mass. Office of Business Development  
100 Cambridge Street  
Boston, MA 02110  
(617) 727-3206  
Coordinator: Mark Evans

##### Counseling/Training

Clients Counseling	16
Hours of Counseling	60
Training Programs	4
Attendees	64

#### MANUFACTURERS SUPPORT SERVICES PROGRAM

University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, ext. 274  
Program Manager: Paul Vande Geer

##### Counseling/Training

Hours of Counseling	1262
Training Programs	8
Attendees	221

#### INTERNATIONAL TRADE PROGRAM

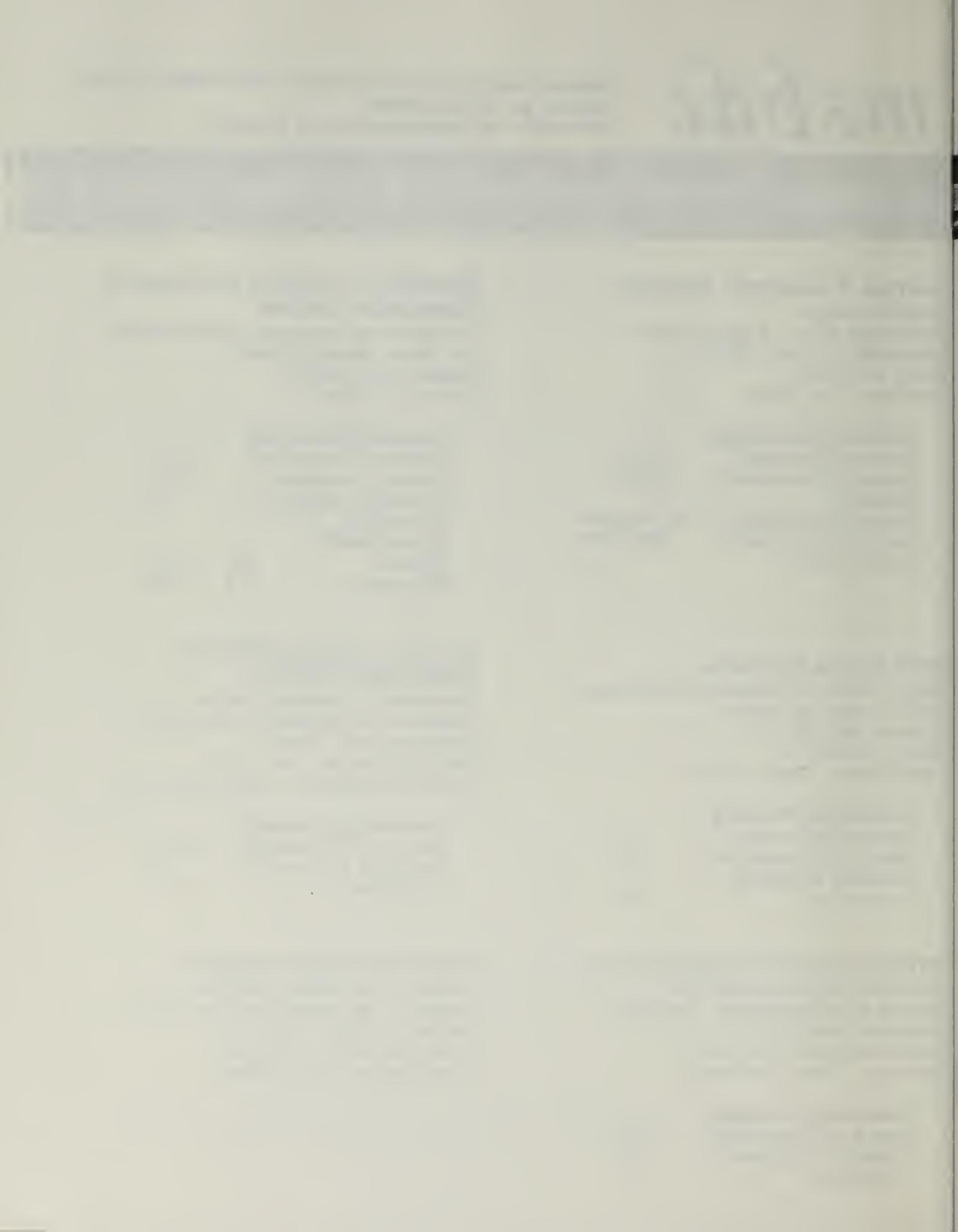
University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, ext. 303  
Director: John Ciccarelli

##### Counseling/Training

Hours of Counseling	522.5
Training Programs	3
Attendees	31

#### NORTHERN TIER PROJECT

University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003  
(413) 549-4930, ext. 325  
Coordinator: Sean Wagner



## MANUFACTURERS SUPPORT SERVICES PROGRAM

The Massachusetts Small Business Development Center's Manufacturers Support Services Program (MSSP) is a specialty center designed to provide in-depth assistance to small manufacturers through free one-on-one counseling and low cost training programs.

Working with the small business person, we can help to identify areas of concern, develop solutions and plan an implementation process which should result in a more efficient operation of the firm. The Manufacturers Support Services Program (MSSP) is designed to help you respond to the complex demands arising in today's business environment by effectively utilizing the resources of government, academia and the private sector.

The MSSP merges its technical assistance with the MSBDC "management based" assistance program to provide in-depth services to small manufacturers.

### Areas of Assistance - Some examples of assistance provided are:

<i>Manufacturing Engineering:</i>	product process planning, shop floor management
<i>Industrial Engineering:</i>	material flow, plant layout, SPC (introduction)
<i>Production Control:</i>	planning capacity, scheduling, inventory
<i>Cost Control:</i>	cost of manufacturing, budgets, estimating
<i>Quality Control:</i>	basic quality control, quality control planning
<i>New Products:</i>	technical start-up and development management techniques

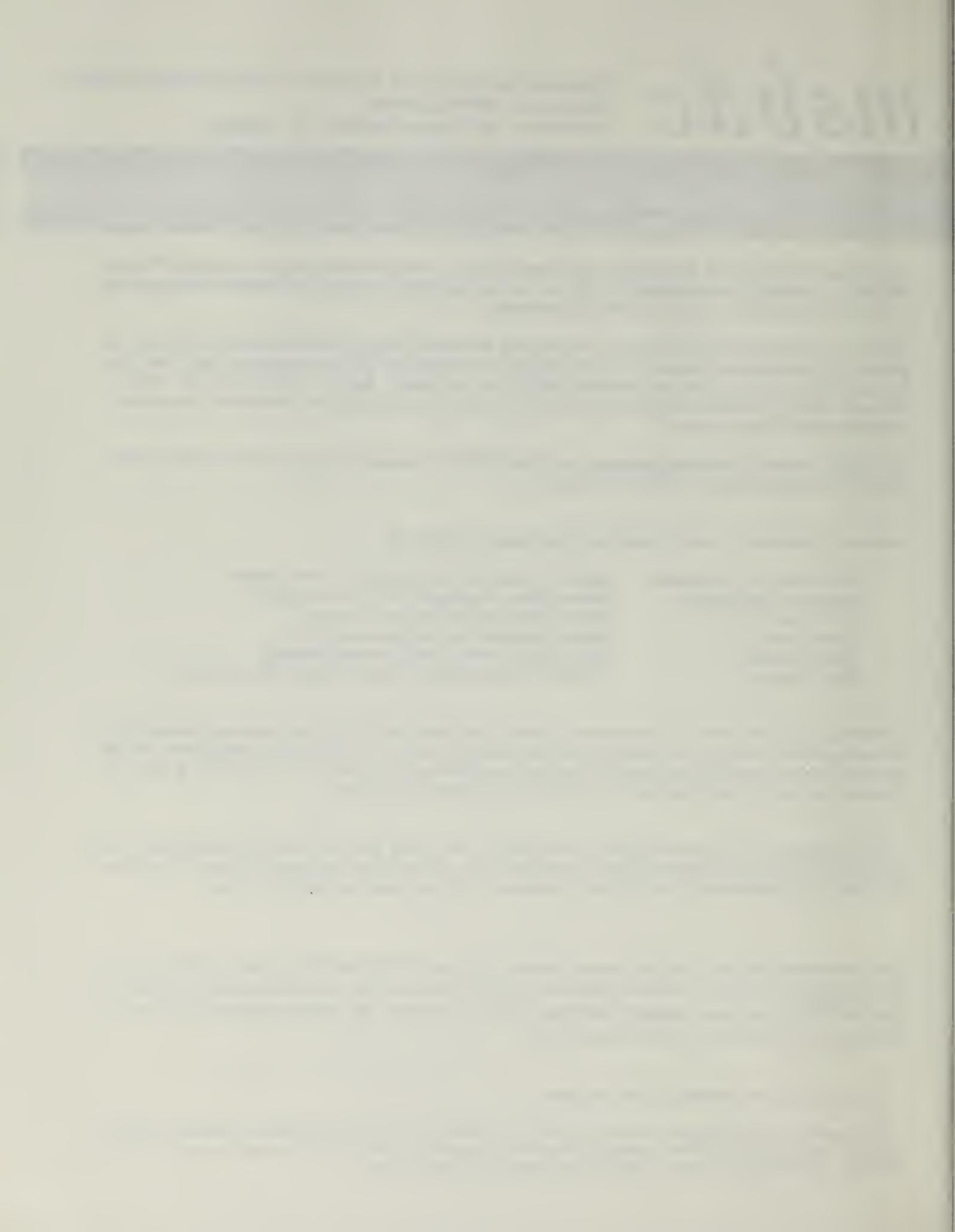
**Training:** A "Continuous Improvement Program" has been developed which helps companies focus on management, quality, cost, delivery and technology changes. Key program components are the modern management skills required by changes in technology and procedures. MSBDC works with firms in both the problem identification and solution implementation stages.

**Co-op Program:** (At present Western Mass only - Not a free service) Over 30 management and engineering students (seniors and graduate students) are available for assignments at small businesses for specific problem solving roles which include training of personnel and implementation.

For information on the Manufacturers Support Services Program, contact Paul Vande Geer\* at (413) 549-4930 extension 303; for information on the complete services of the MSBDC program, contact the State Office at (413) 549-4930 extension 303 for the location of the regional center nearest you.

\* For manufacturing references, see other side.

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## References

**Hi-Tech Mold & Tool Inc.**  
1520 East Street - Pittsfield, MA 01201  
(413) 443-9183  
Mr. William (Bill) Kristensen, President

**Tech Tool Grind and Supply, Inc.**  
20 Taconic Drive - Pittsfield, MA 01201  
(413) 447-7662  
Mr. David McCulloch, President

**Mass Precision, Inc.**  
341 North Street - Westfield, MA 01085  
(413) 568-5944  
Mr. Jerry Inglesias, General Manager

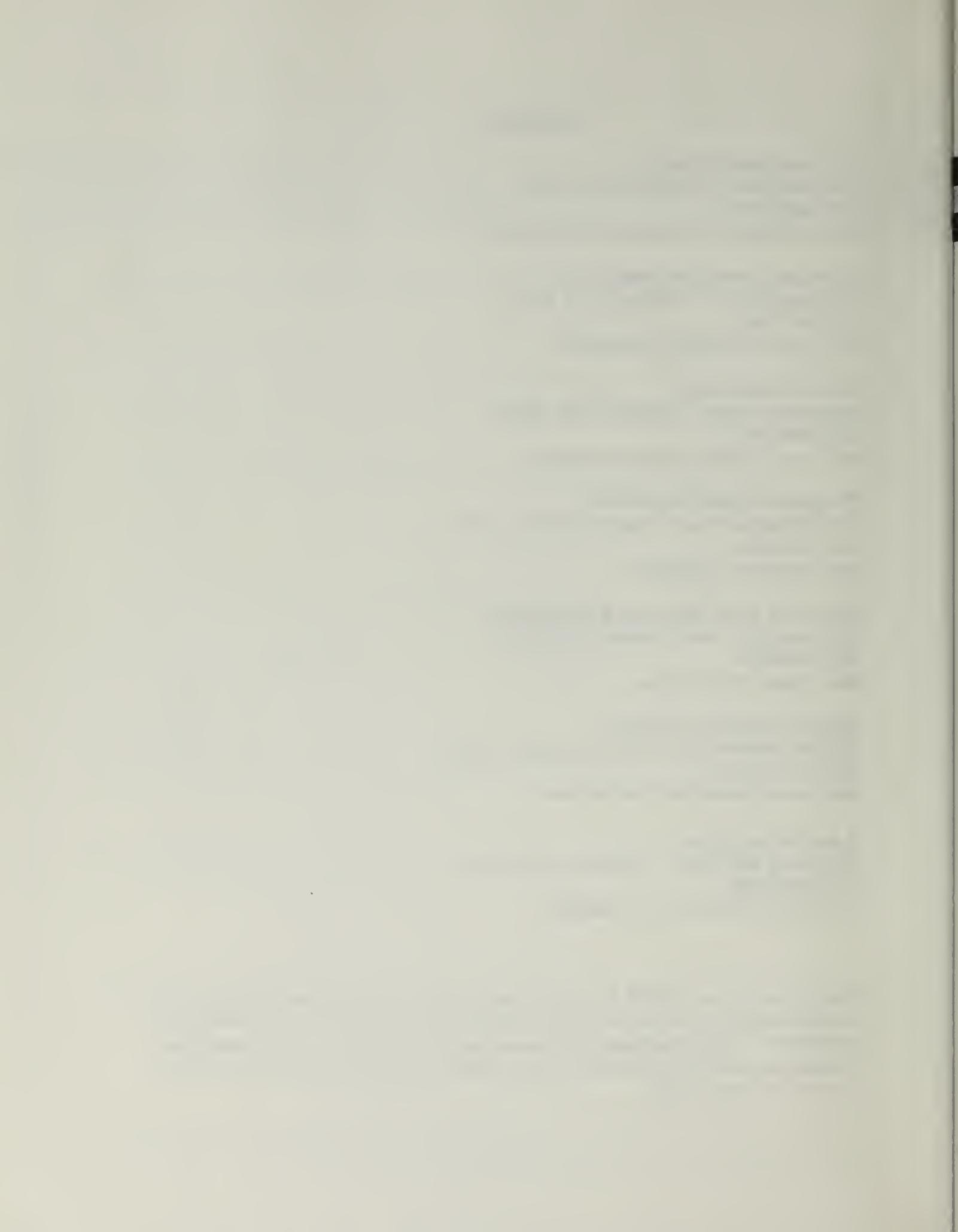
**Progressive Tool Corporation**  
13A Industrial Road - Southwick, MA 01077  
(413) 569-1256  
Mr. Dave Friss, President

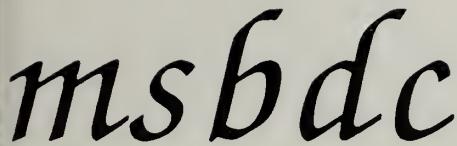
**Berkshire Metal Spinning & Stamping Co.**  
P.O. Box 915 - North Adams, MA 01247  
(413) 664-4057  
Mr. Frank Vitna, Partner

**Imperial Machine Company**  
33 Canterbury Street - Worcester, MA 01610  
(508) 791-8318  
Mr. Dave Bouthiller, Vice President

**J. and W. Jolly, Inc.**  
529 South East Street - Holyoke, MA 01040  
(413) 538-9880  
Mr. Jeff McKinnon, Vice President

**Paul Vande Geer**, MSSP Program Manager, has over 20 years experience in manufacturing companies in the automotive, ordnance and aerospace industries. He has managed and consulted in quality control, manufacturing engineering, factory operations, plant engineering and new product start-up in the U.S. and Europe.





**Massachusetts Small Business Development Center  
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University of Massachusetts at Amherst**

## **NORTHERN TIER PROJECT**

The Massachusetts Small Business Development Center's Northern Tier Project (NTP) is a strategic economic development initiative designed to focus assistance to the area from Gardner west along Route 2 including Franklin, Hampshire and Berkshire Counties. The NTP's efforts respond to an analysis completed in 1986, which identified industry segments possessing the greatest potential for growth and outlined a cooperative effort linking the resources of the area's universities and educational infrastructure, with state and local government and the private sector.

The Northern Tier Project has been instrumental in the establishment of associations in the fields of food, metalworking, and tourism to assist in marketing and development activities and to provide individual companies in these targeted industry categories as well as other businesses in the region, with management and technical assistance counseling, education and training programs.

### **Areas of Assistance:**

#### ***Food Industry***

- Provide referrals to appropriate MSBDC staff, University faculty, state agencies, and local and state development groups for assistance with marketing, product development, capital formation, etc.
- Coordinate educational workshops responsive to industry needs
- Facilitate shared promotional and marketing opportunities for industry
- Assist in production of quarterly newsletter and industry products directory

#### ***Metalworking Industry***

- Provide on-going logistical and organizational assistance for upgrading and retraining programs for metalworking industry

#### ***Wood Products Industry***

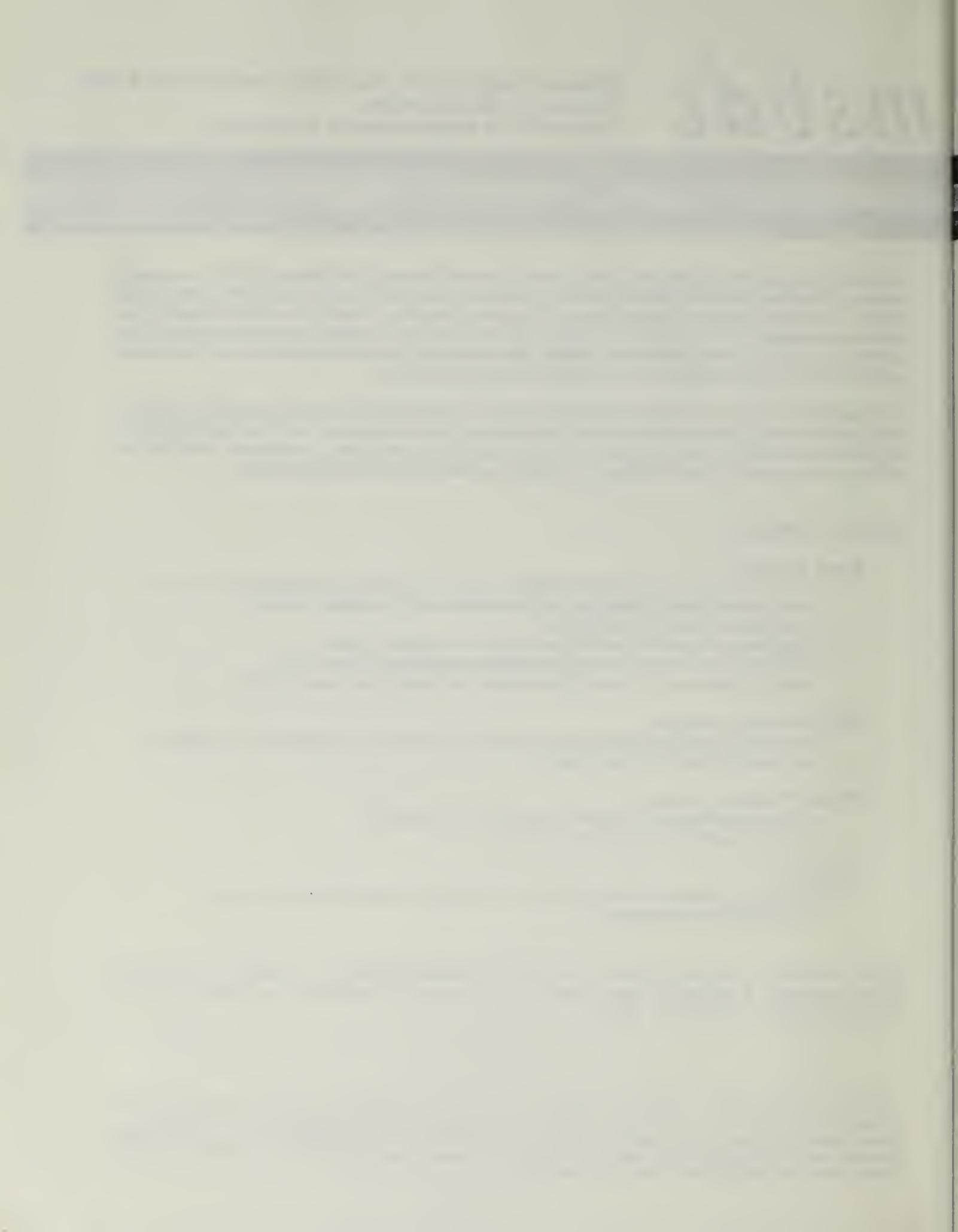
- Assist in organizing educational workshops and seminars
- Assist in production of industry newsletter

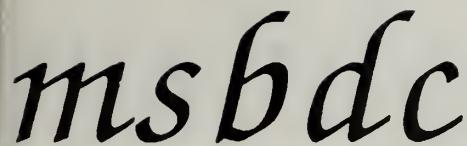
#### ***Tourism***

- Provide link between local chambers of commerce, individual businesses and University faculty resources

**FOR FURTHER INFORMATION ON THE MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER'S NORTHERN TIER PROJECT, CONTACT SEAN WAGNER AT (413) 549-4930 EXTENSION 303.**

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## MASSACHUSETTS FINE FOODS PROGRAM

The Massachusetts Small Business Development Center, through its Massachusetts Fine Foods Program (MFFP), promotes and assists the Massachusetts specialty foods manufacturing industry. Through joint efforts with the Massachusetts Department of Food and Agriculture and specialty food trade associations, a products directory and participation in local and regional trade shows support individual companies' marketing efforts.

Whether your company is in the initial stages of development or an existing business looking to expand, the Massachusetts Fine Foods Program, through the resources of the MSBDC network, will analyze your company's strengths and weaknesses to help plan and implement an overall strategy to achieve desired goals and objectives. The MFFP expedites your search for needed resources by taking advantage of an established referral network in the public and private sectors.

### Assistance and counseling are available in the following areas:

**Marketing:** Strategic planning, promotional events, personal selling, design of packaging, etc.

**Market Development:** Products are promoted directly to the trade through trade shows, a buyers guide and advertising

**Public Relations:** Assistance in media relations to increase public awareness of company's products

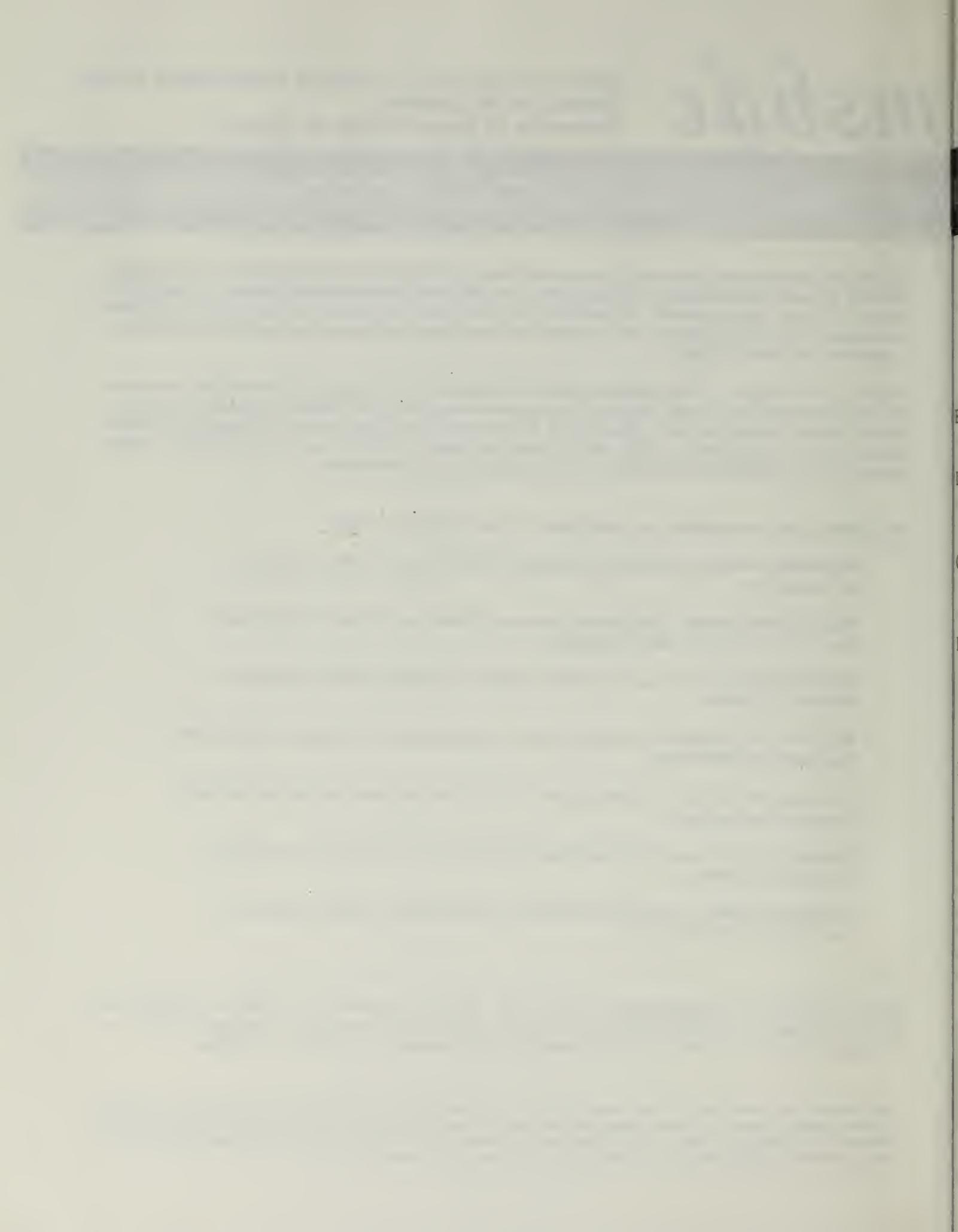
**Regulatory Compliance:** State and federal requirements on licensing, manufacturing, packaging and distribution

**Packaging/Production:** Referrals given to help find the goods and services needed in operating your company

**Networking:** Contacts with other small manufacturers to allow you to benefit from colleagues' experiences

**Seminar/Training:** Periodic workshops featuring industry experts sharing their knowledge of specific topics

**FOR FURTHER INFORMATION ON THE MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER'S FINE FOODS PROGRAM, CONTACT MARK EVANS AT MASSACHUSETTS OFFICE OF BUSINESS DEVELOPMENT AT (617) 727-3206.**



*msbdc*

Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

**MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER**

**BRIEFING SHEET**

**ESTABLISHED**

September 1980

SIP 831902

**LEAD INSTITUTION**

University of Massachusetts/Amherst  
School of Management

**CONSORTIUM MEMBERS**

Boston College, University of Lowell, Clark University,  
Southeastern Massachusetts University

**PROGRAM OBJECTIVE**

To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.

**FUNDING SOURCES**

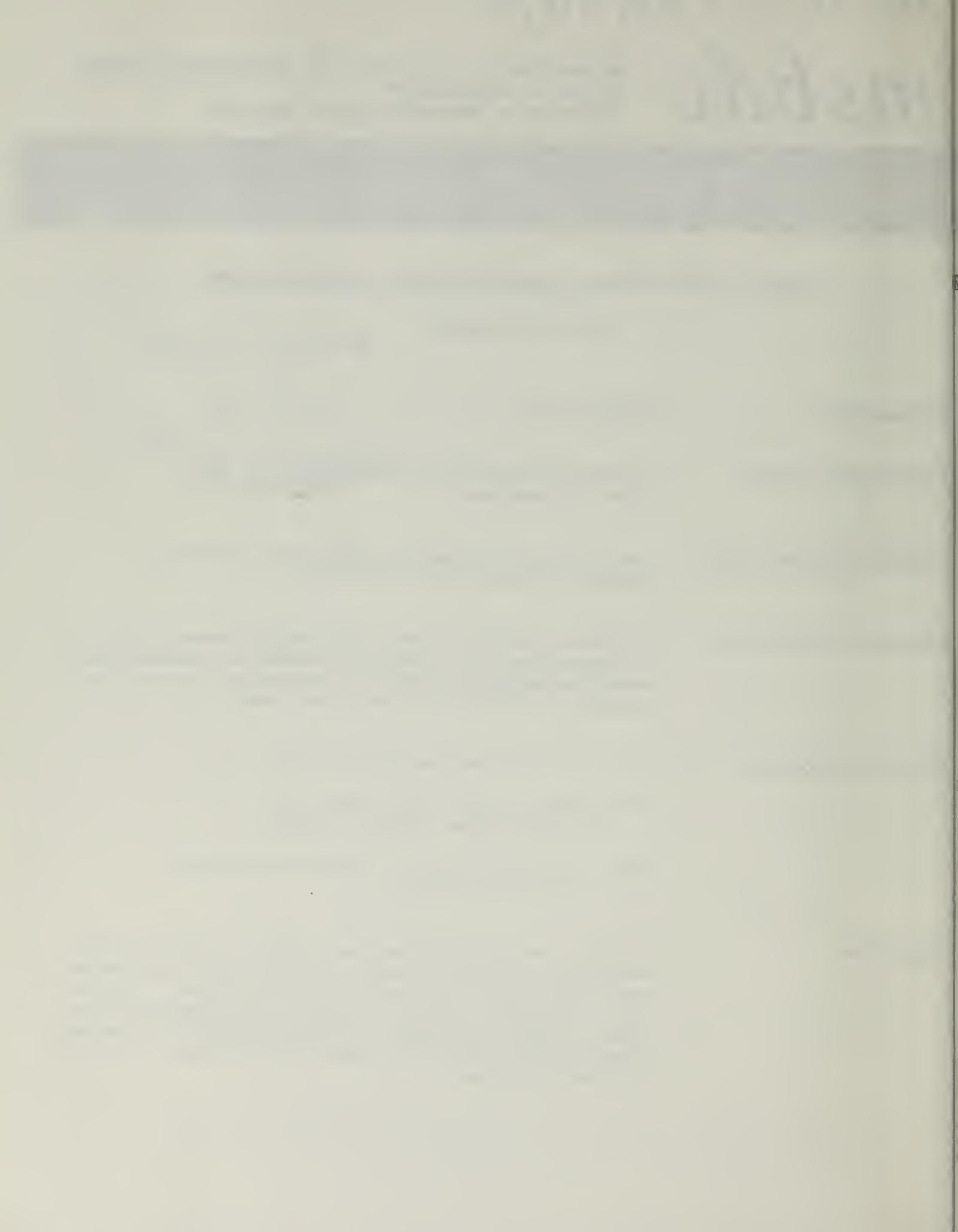
50% U. S. Small Business Administration

25% Commonwealth of Massachusetts/  
Executive Office of Economic Affairs

25% University of Massachusetts/Amherst and the  
consortium members

**SERVICES**

Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. Training programs are offered for a nominal fee on a wide variety of management issues.



## MSBDC NETWORK

### **STATE OFFICE**

University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003  
(413) 545-6301  
State Director: John Ciccarelli

### REGIONAL CENTERS

**Central Mass Regional Office**  
Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615  
Regional Director: Lee Morrill

**Northeastern Mass Regional Office**  
University of Lowell  
450 Aiken Street  
Lowell, MA 01854  
(508) 458-7261  
Acting Director: Stuart Freedman

**Metro Boston Regional Office**  
Boston College  
Rahner House  
96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

**Southeastern Mass Regional Office**  
Southeastern Massachusetts University  
P.O. Box 2785 - 200 Pocasset Street  
Fall River, MA 02722  
(508) 673-9783  
Regional Director: Clyde Mitchell

**Western Mass Regional Office**  
University of Massachusetts/Amherst  
101 State Street - Suite 424  
Springfield, MA 01103  
(413) 737-6712  
Regional Director: Merwin Tober

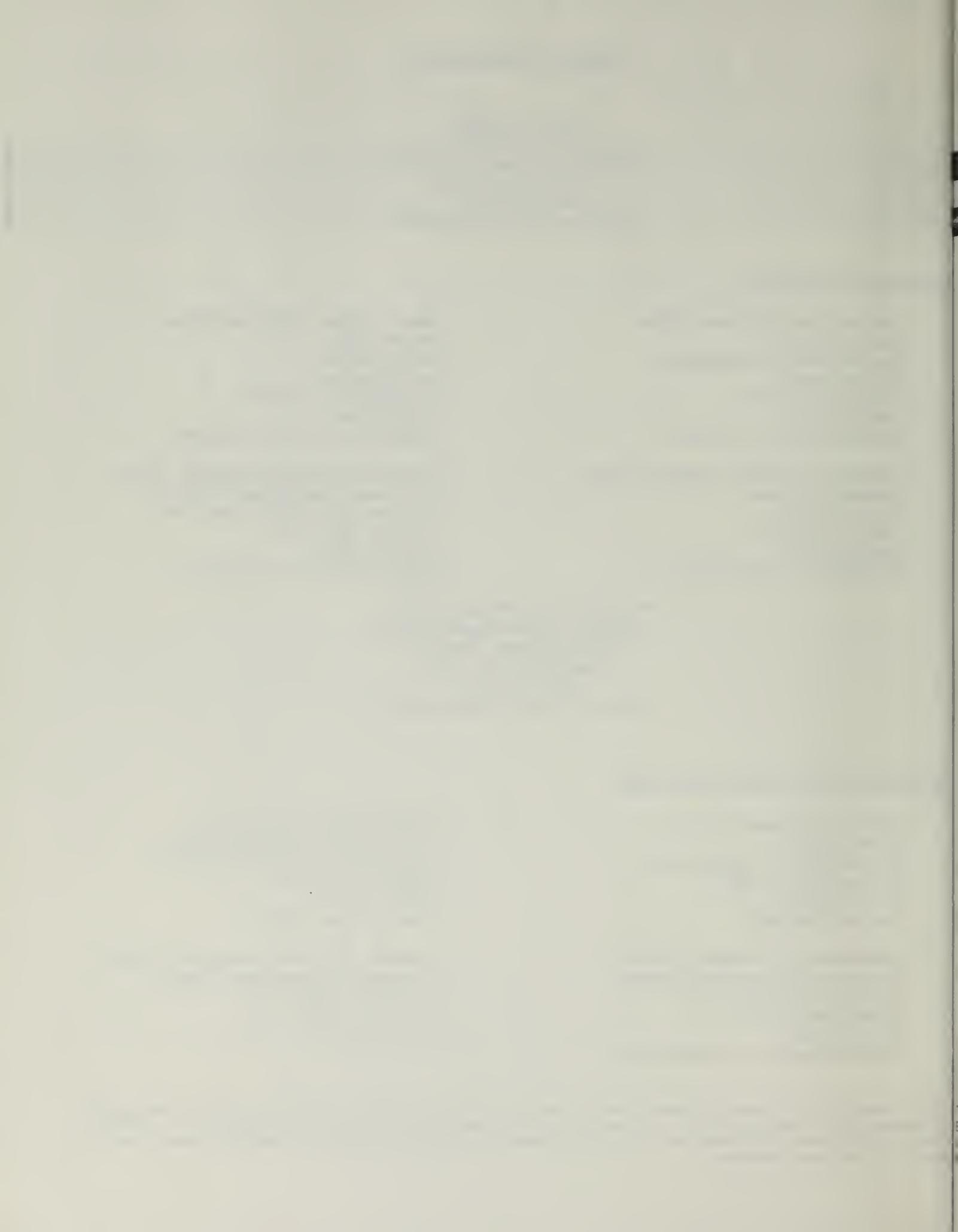
### SPECIALTY CENTERS/PROGRAMS

**Capital Formation Service**  
Boston College  
96 College Road - Rahner House  
Chestnut Hill, MA 02167  
(617) 552-4091  
Director: Don Rielly

**Manufacturers Support Services**  
University of Massachusetts/Amherst  
205 School of Management  
Amherst, MA 01003  
(413) 545-6309  
Program Manager: Paul Vande Geer

**International Trade Program**  
University of Massachusetts/Amherst  
School of Management, Room 205  
Amherst, MA 01003  
(413) 545-6301  
Director: John Ciccarelli

**Minority Business Assistance Center**  
University of Massachusetts/Amherst  
241 Saint Botolph Street  
Boston, MA 02110  
(617) 266-2028



**SUMMARY OF ACTIVITIES FOR MSBDC NETWORK**  
September 30, 1989 - September 29, 1990

**COUNSELING/TRAINING**

Clients Counseled	3,937
Hours of Counseling	28,399
Training Programs	146
Training Attendees	1,926

**CLIENT PROFILES**

Women	1,349	34%
Minority	588	15%

**TYPE OF BUSINESS**

**AGE OF FIRM**

Retail	24%	Preventure	64%
Services	47%	1-4 Years	25%
Wholesale	5%	5 Years and Older	11%
Manufacturing	14%		
Construction	4%		
Other	6%		

**IMPACT**

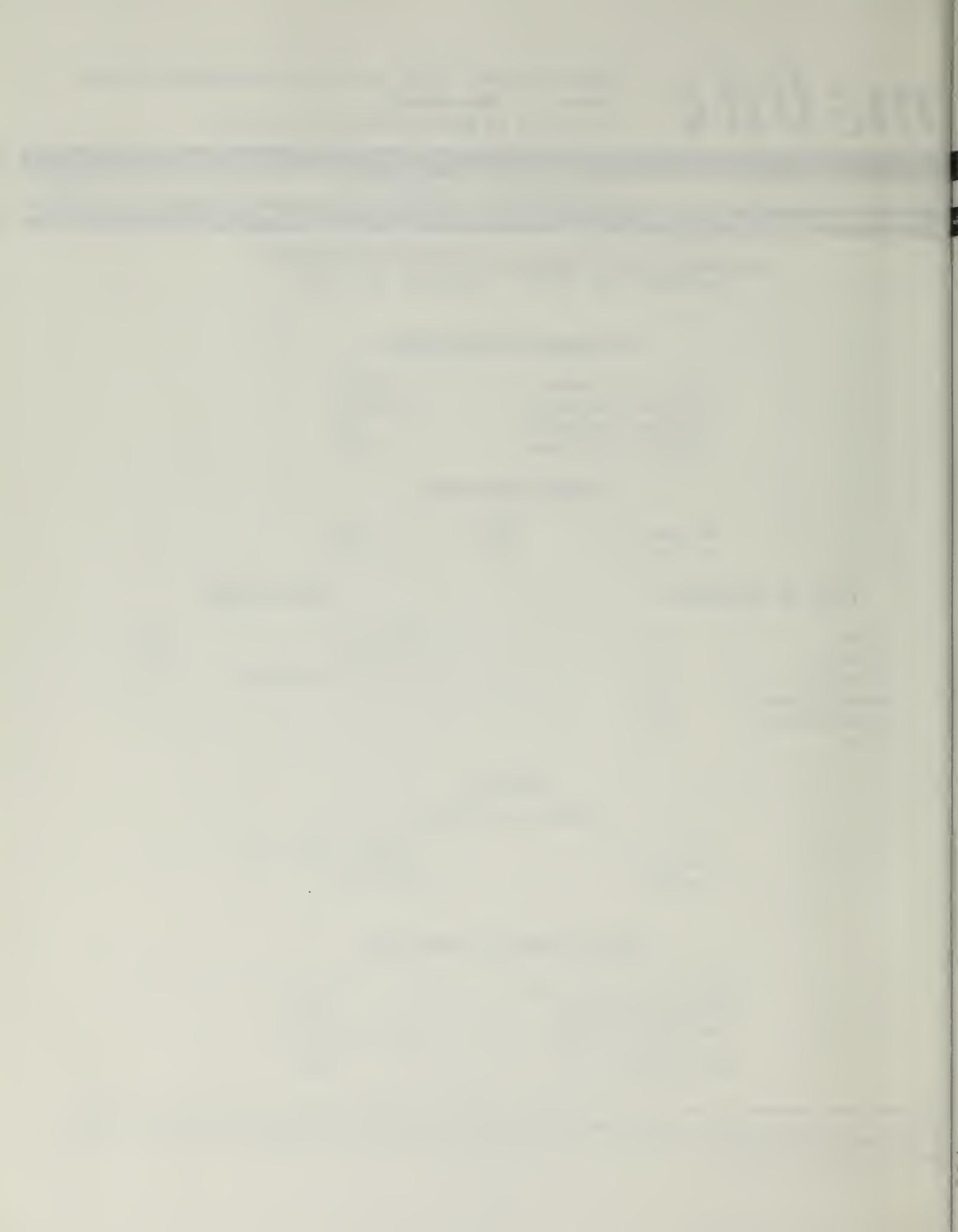
**Financing Secured**

67 Clients	\$10,381,500
Range	\$5,000 - 2,200,000
Average	\$154,948

**ACHIEVEMENTS 1980-1990**

Total Counseling Clients	27,612
Training Programs	1,359
Training Attendees	30,132
Financing Secured	\$129,405,522
Jobs Created	3,357

"The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040-11. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC State Office at (413) 545-6301."



## SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University  
200 Pocasset Street, P.O. Box 2785  
Fall River, MA 02722  
(508) 673-9783  
Regional Director: Clyde Mitchell

**Services:** The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Southeastern Mass Regional Center serves Norfolk, Bristol, Barnstable, Dukes and Plymouth counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Southeastern Mass Regional Center.

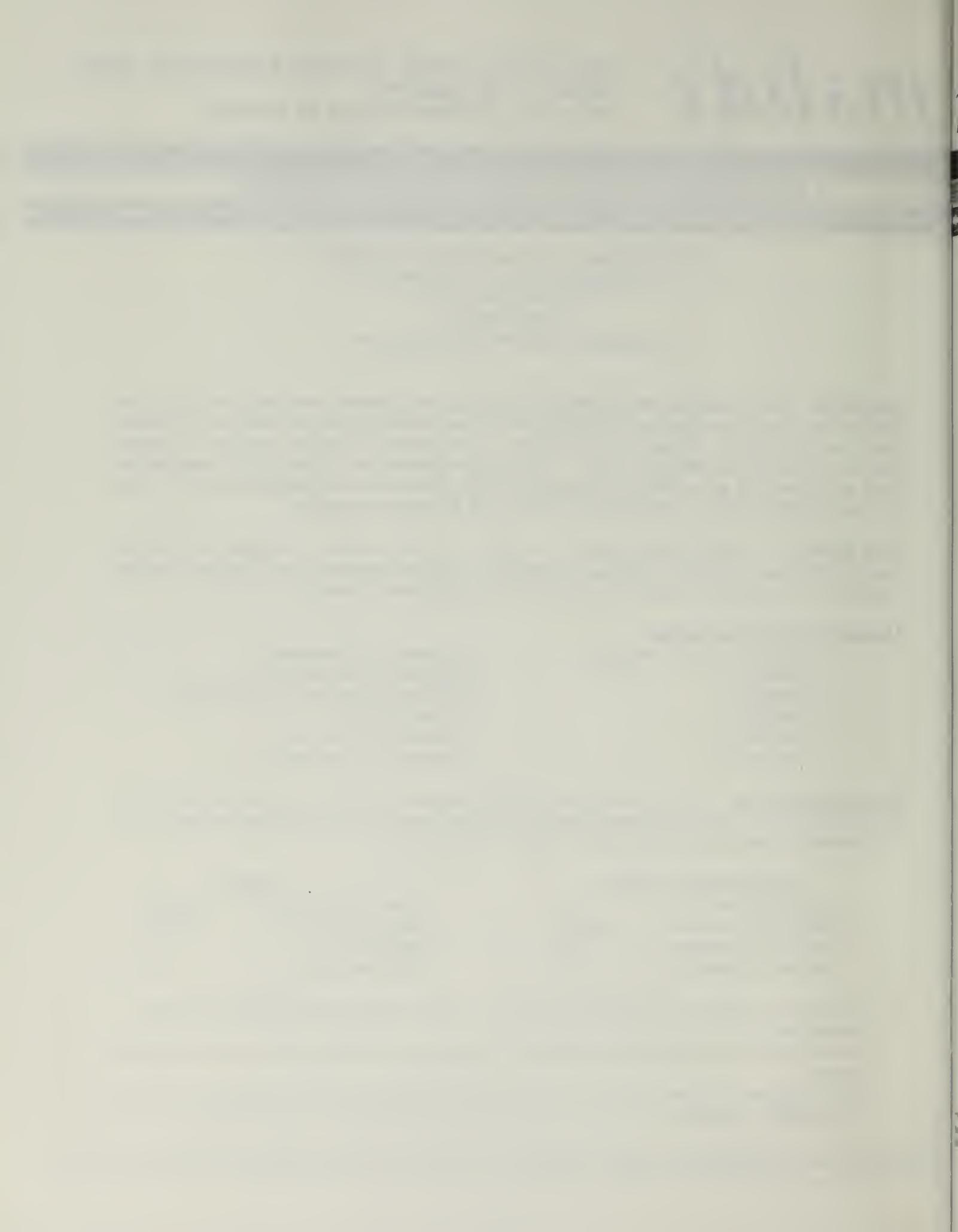
### Outreach Service Locations

Attleboro/North Attleboro	Chamber of Commerce
Franklin	Chamber of Commerce
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
Plymouth	Chamber of Commerce

**Center Activities:** During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Southeastern Massachusetts Regional Center counseled 402 clients consisting of 111 women clients (28%) and 29 minority clients (7%).

Counseling/Training		Impact	
Clients Counseled	402	Financing Secured	\$592,500
Hours of Counseling	5,456	Average (8 clients)	\$74,062
Training Programs	32	Jobs Created	13
Training Attendees	396	Jobs Retained	22

- The center continued counseling services to the Portuguese-speaking business community.
- Coordinated twelve (12) Business After Hours with 300-500 persons attending each session.
- Staff appeared as guests on several local radio and television programs to discuss the MSBDC program.



## METRO BOSTON REGIONAL OFFICE

Boston College  
Rahner House - 96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

**Services:** The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Metro Boston Regional Center serves Suffolk and South Middlesex counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, international trade and minority business assistance which further augment the services of the Metro Boston Regional Center.

### Outreach Service Locations:

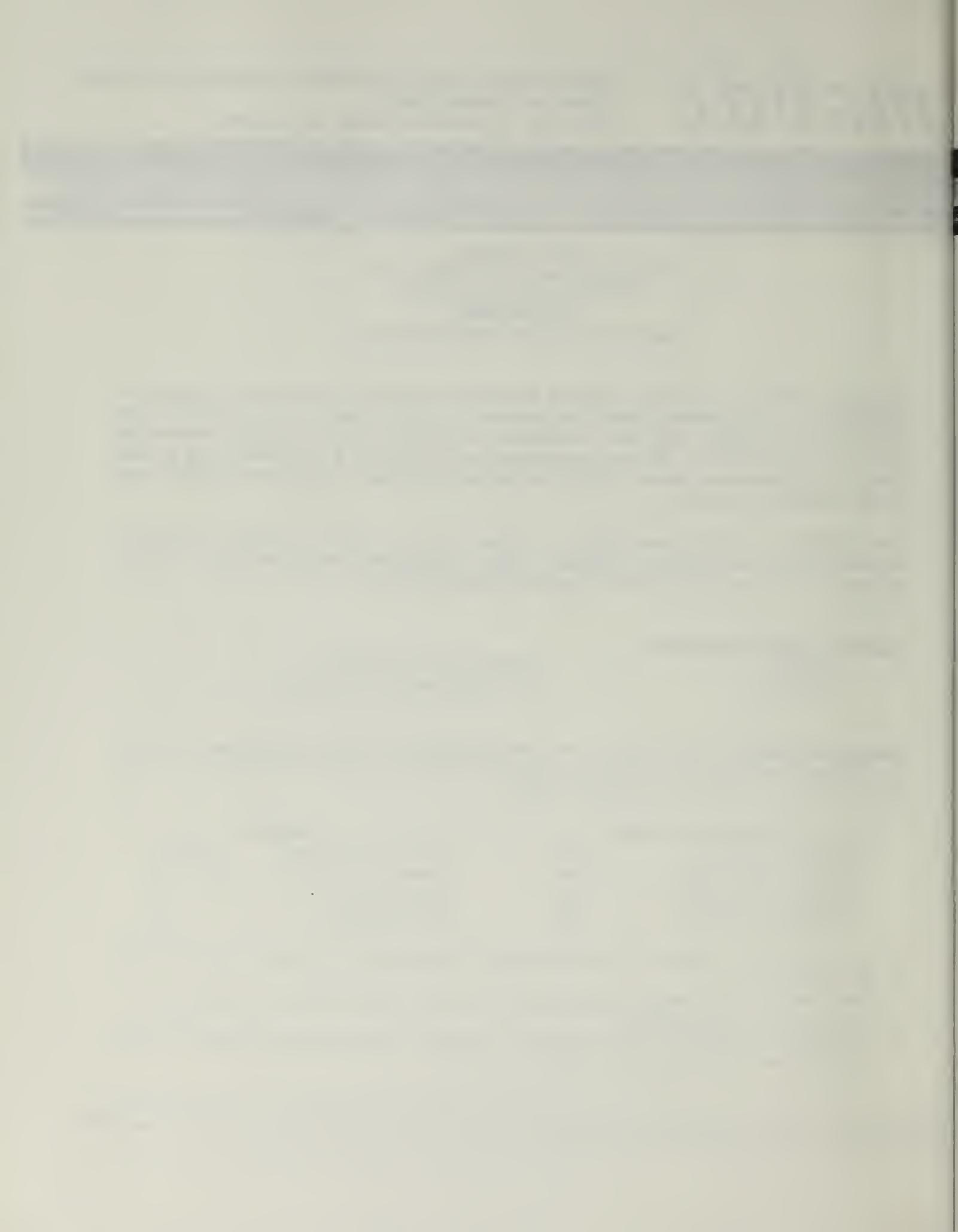
Quincy  
Waltham

Chamber of Commerce  
128 Entrepreneurs Institute

**Center Activities:** During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Metro Boston Regional Office counseled 885 clients consisting of 351 women clients (40%) and 96 minority clients (11%).

Counseling/Training		Impact	
Clients Counseled	885	Financing Secured	\$76,000
Hours of Counseling	4,348	Average (2 clients)	\$38,000
Training Programs	30	Jobs Created	3
Training Attendees	485	Jobs Retained	6

- A staff member spoke at Inc. Magazine's First Annual Conference for Women Entrepreneurs.
- Staff continues to build relationships with export resources for future use as interest in exporting grows.
- The MSBDC Capital Formation Service provides service statewide, and is housed at the Metro Boston Regional Center.



## CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615  
Regional Director: Lee Morrill

**Services:** The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Central Mass Regional Office serves Worcester county.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Central Mass Regional Center.

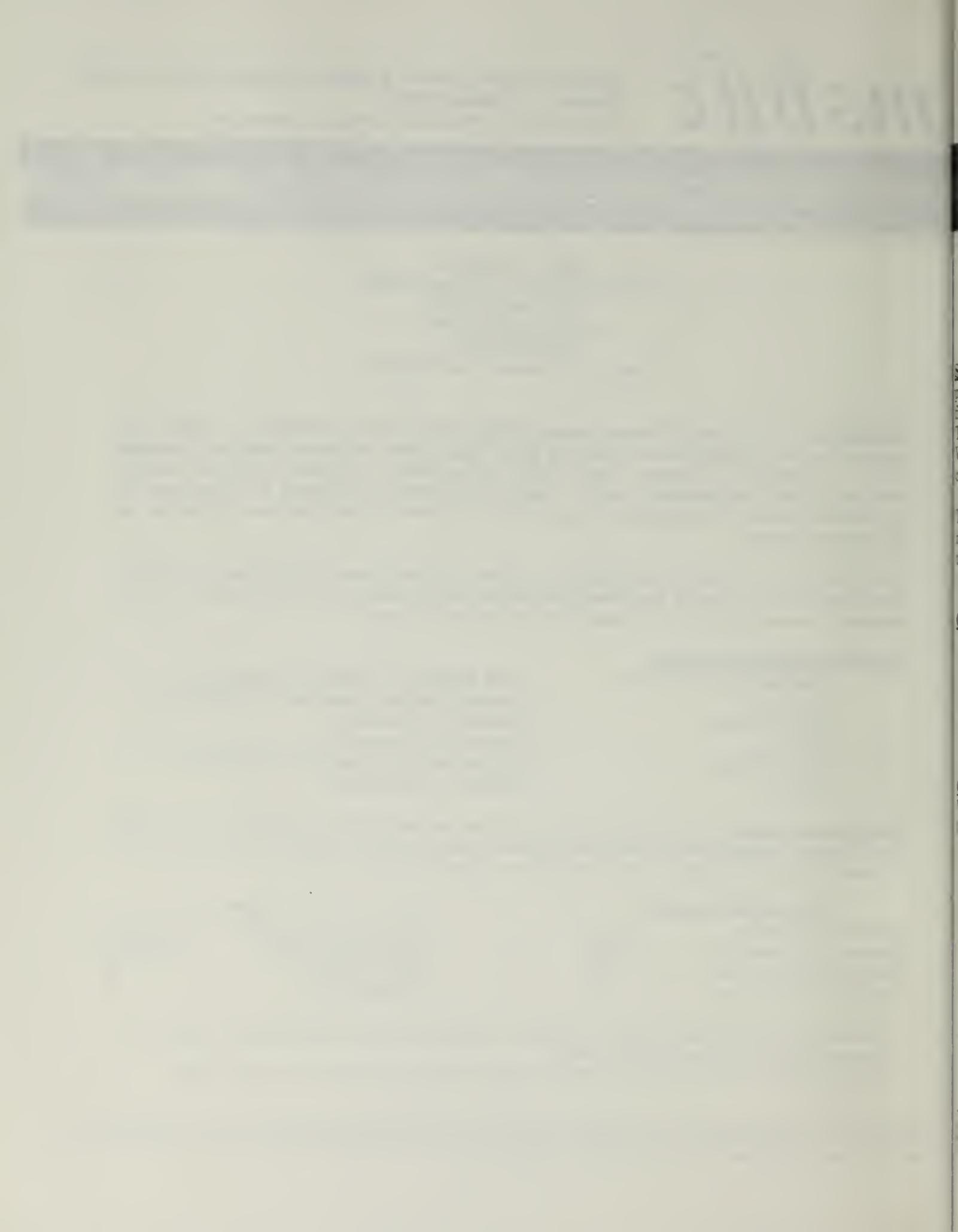
### Outreach Service Locations

Fitchburg/Leominster	North Central Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce
Clinton	Chamber of Commerce

**Center Activities:** During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Central Massachusetts Regional Office counseled 616 clients consisting of 213 women clients (35%) and 50 minority clients (8%).

Counseling/Training		Impact
Clients Counseled	616	Financing Secured \$2,480,000
Hours of Counseling	3,326	Average (21 clients) \$118,095
Training Programs	23	Jobs Created 65
Training Attendees	276	Jobs Retained 18

- Staff spoke at the Worcester Chapter of American Business Women's Association on "Risks and Rewards of Starting Your Own Business".
- Staff has continued its cooperation with State Office of Minority Women Business Assistance (SOMWBA).



## WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts  
101 State Street - Suite 424  
Springfield, MA 01103  
(413) 737-6712

**Services:** The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Western Mass Regional Center serves Hampden, Hampshire, Franklin and Berkshire counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Western Mass Regional Center.

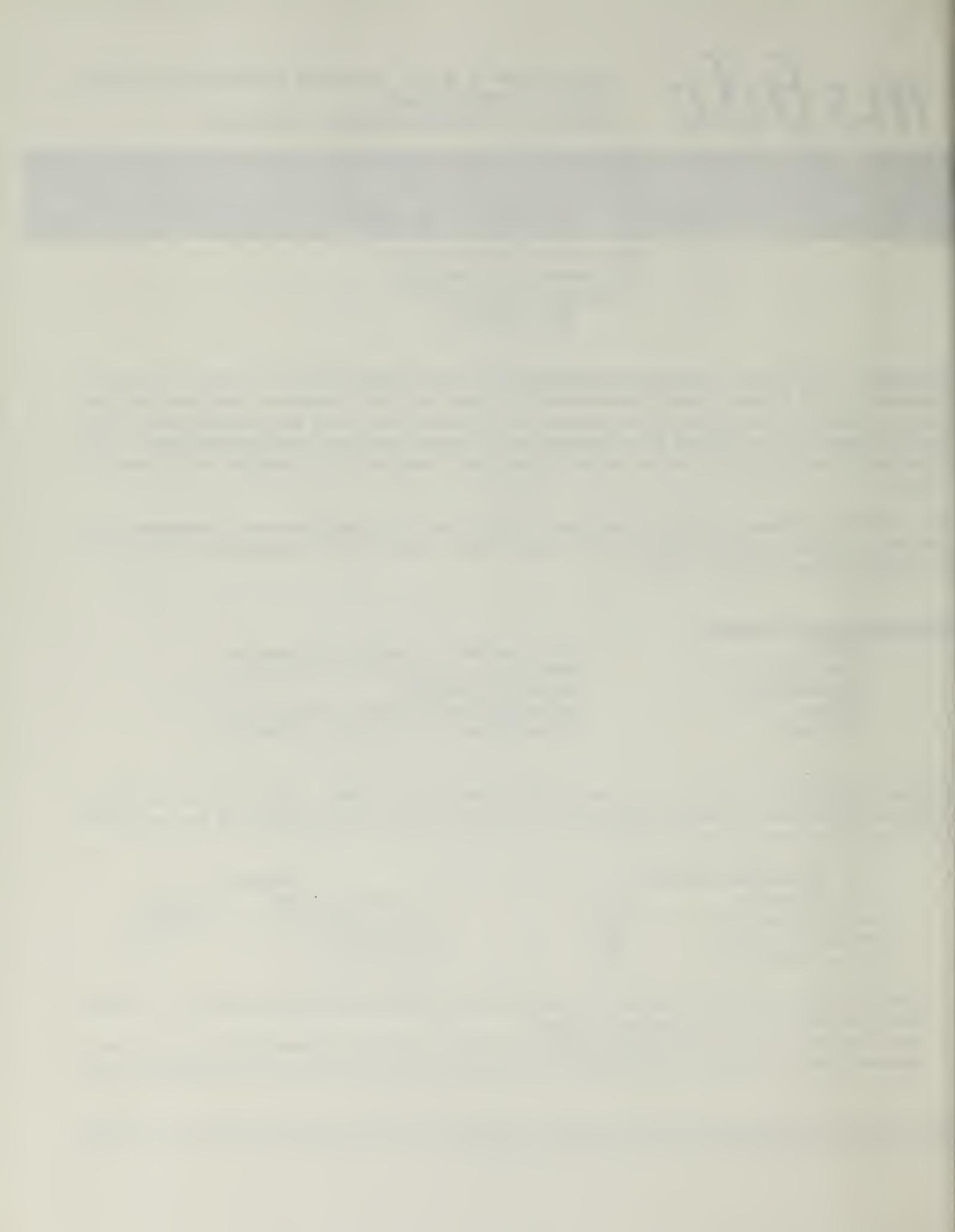
### Outreach Service Locations

Athol	North Quabbin Chamber of Commerce
Greenfield	Franklin County Chamber of Commerce
Northampton	City of Northampton
Palmer	Quaboag Valley Chamber of Commerce
Pittsfield	Central Berkshire Chamber of Commerce

**Center Activities:** During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Western Massachusetts Regional Office counseled 969 clients consisting of 299 women clients (31%) and 118 minority clients (12%).

Counseling/Training	Impact
Clients Counseled	969
Hours of Counseling	3,635
Training Programs	25
Training Attendees	323
Financing Secured	\$1,296,000
Average (20 clients)	\$64,800
Jobs Created	42
Jobs Retained	35

- Staff established a loan program for residents of Northampton and discussed how to better facilitate the program and services offered.
- Staff worked with the US/USSR Bridge for Press Program to promote a seminar for a Russian trade delegation interested in establishing joint ventures with Massachusetts firms.



## NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Lowell  
450 Aiken Street  
Lowell, MA 01854  
(508) 458-7261

**Services:** The Northeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Northeastern Mass Regional Center serves North Middlesex and Essex counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Northeastern Mass Regional Center.

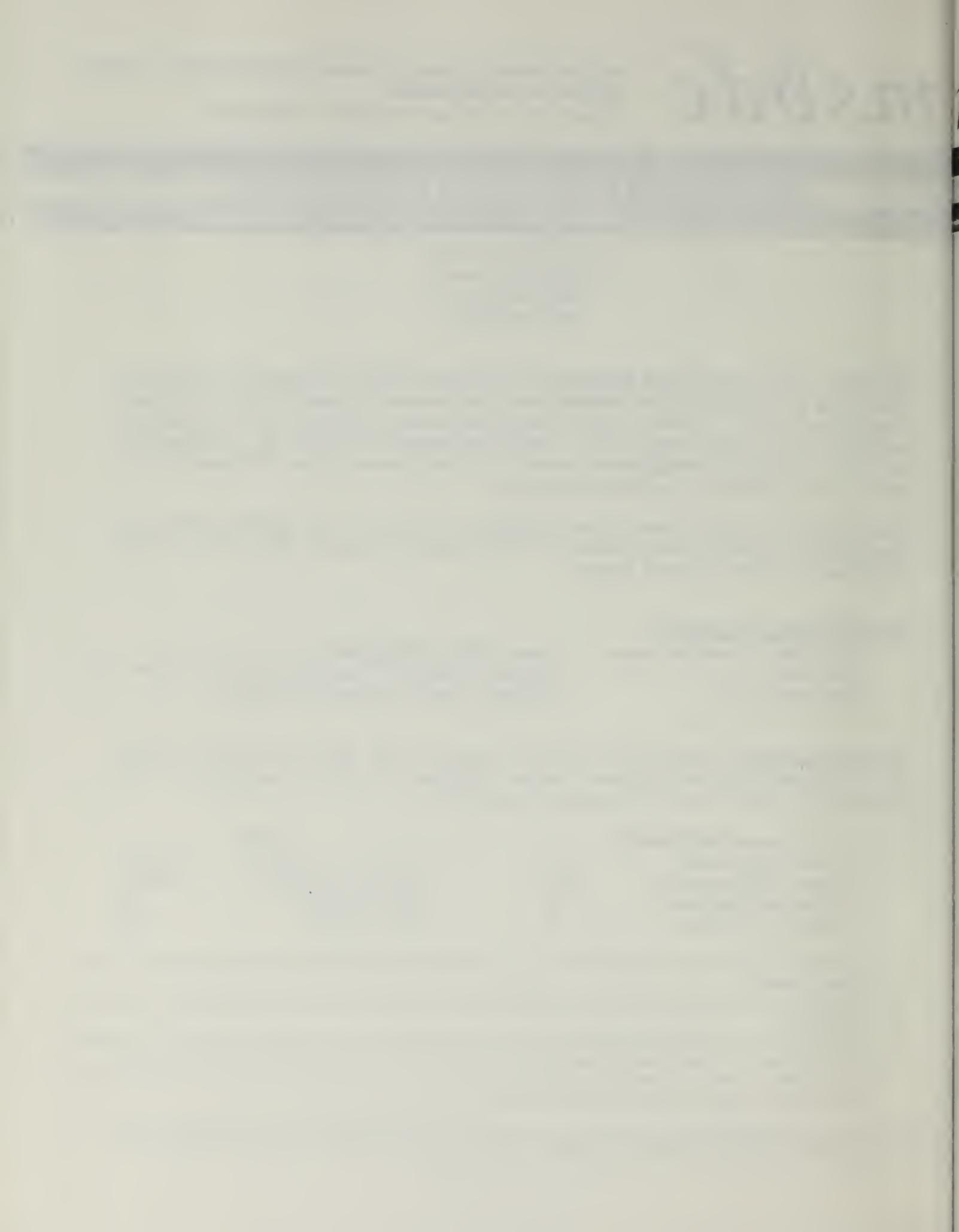
### Outreach Service Locations

North Shore Satellite Center	Salem State College/Salem
Lawrence	Greater Lawrence Community Action Council, Inc.
Northern Essex	Northern Essex Community College

**Center Activities:** During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Northeastern Mass Regional Center counseled 703 clients consisting of 243 women clients (35%) and 117 minority clients (17%).

Counseling/Training	Impact
Clients Counseled	703
Hours of Counseling	4,999
Training Programs	25
Training Attendees	318
Financing Secured	\$378,000
Average (7 clients)	\$54,000
Jobs Created	16
Jobs Retained	28

- A staff member met with the Lowell Finance and Development Corporation to assist the Greater Lowell business people.
- A staff member has been active in the steering committee of the Downtown Lawrence Action Agenda for the Nineties.
- A staff member joined the New England Minority Purchasing Council's Vendor Task Force as a member of the public relations and steering committees.
- Staff attended a meeting of the Boston Business Retail Group, a network of professional, marketing and entrepreneurial women of the Greater Boston area.



## MANUFACTURERS SUPPORT SERVICES PROGRAM

The Massachusetts Small Business Development Center's Manufacturers Support Services Program (MSSP) is a specialty center designed to provide in-depth assistance to small manufacturers through free one-to-one counseling and low cost technical management workshops.

Working with the small business person, we can help to identify areas of concern, develop solutions and plan an implementation process which should result in a more efficient operation of the firm. The Manufacturers Support Services Program is designed to help you respond to the complex demands arising in today's business environment by effectively utilizing the resources of government, academia and the private sector.

The MSSP merges its technical assistance with the MSBDC's management-based assistance program to provide in-depth services to small manufacturers.

### Areas of Assistance

- **Manufacturing Management** includes: shop floor control, i.e. scheduling, productional control, basic quality methods and procedures, reporting systems, operational planning, continuous improvement philosophies.
- **Total Quality Management** includes: quality issues in the 90's, simplified statistical process control (SPC), employee involvement (problem solving) techniques, customer requirements.
- **Just-in-Time (JIT)** philosophies and how supplier companies are affected.
- **Cost Management** includes: cost control, inventory control, analysis of monthly P&L reports, labor efficiency, equipment utilization, back log control, estimate and actual cost comparison, purchasing, overhead factors, minimizing waste \$, estimating procedures, WIP.
- **Special Workshops and Seminars** include: geometric tolerancing and dimensioning, tool control systems, personnel administration, doing business with government agencies, new product start-up, starting a manufacturing business, customer relations, others as required.

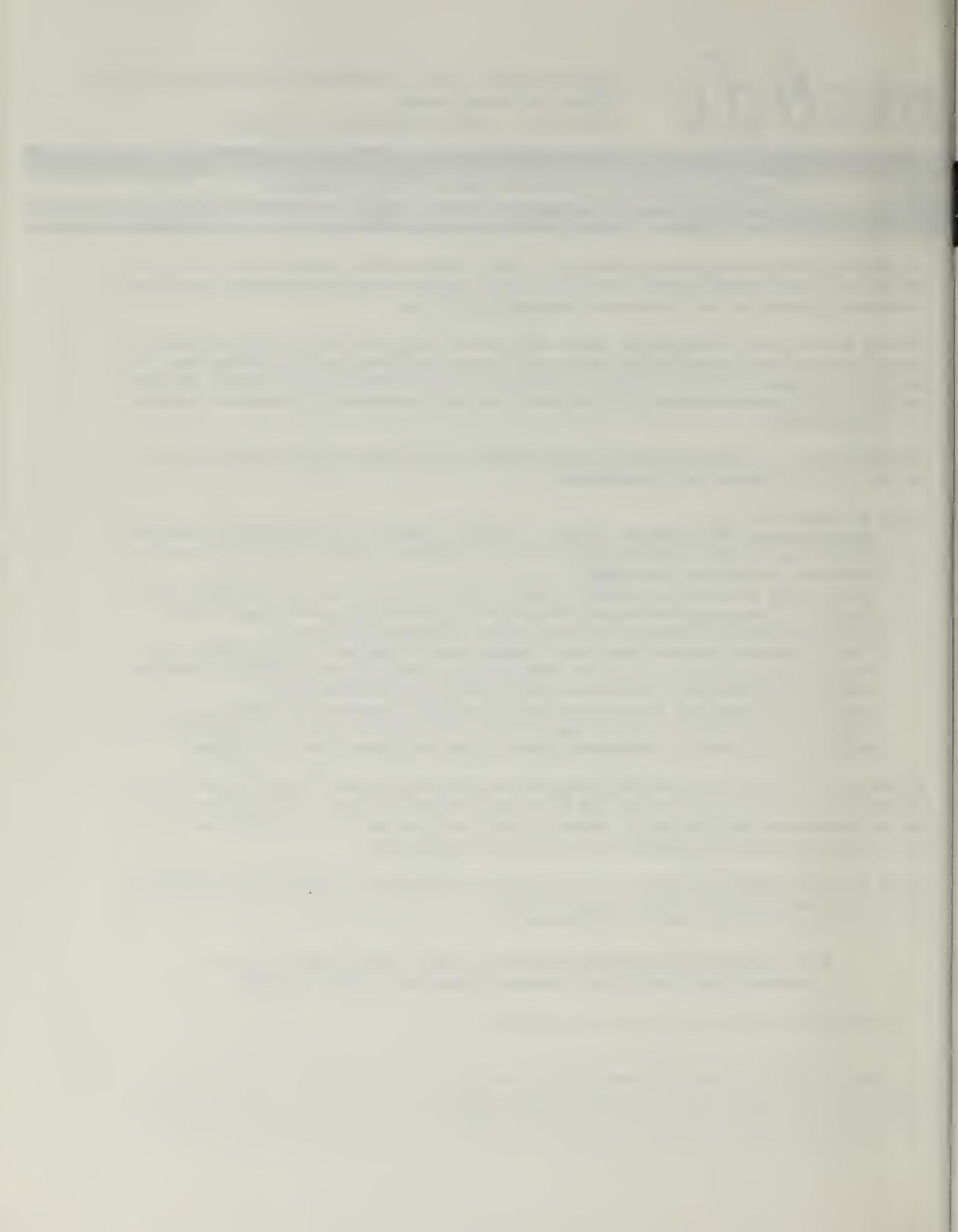
**Training:** A "Continuous Improvement Program" has been developed which helps companies focus on management, quality, cost, delivery and technology changes. Key program components are the modern management skills required by changes in technology and procedures. MSBDC works with firms in both the problem identification and solution implementation stages.

**Co-op Program (Western Mass only - not a free service):** Management and engineering seniors and graduate students are available for assignments at small businesses for specific problem solving roles which include training of personnel and implementation.

**For information on the Manufacturers Support Services Program,  
contact Paul Vande Geer, Program Manager\* at (413) 545-6301.**

\* Manufacturing company references available upon request.

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## OFICINA REGIONAL DE MASSACHUSETTS OCCIDENTAL

**Generalidades:** La Universidad de Massachusetts por medio de la escuela de administración opera el centro para el desarrollo de la pequeña empresa (MSBDC). La oficina regional de Massachusetts del MSBDC sirve a los condados de Hampden, Hampshire, Franklin y Berkshire. Los servicios que proveen incluyen, pero no están limitados a administración, financiamiento, asistencia técnica y seminarios.

**Servicios Disponibles:** El MSBDC provee servicios en las siguientes áreas:

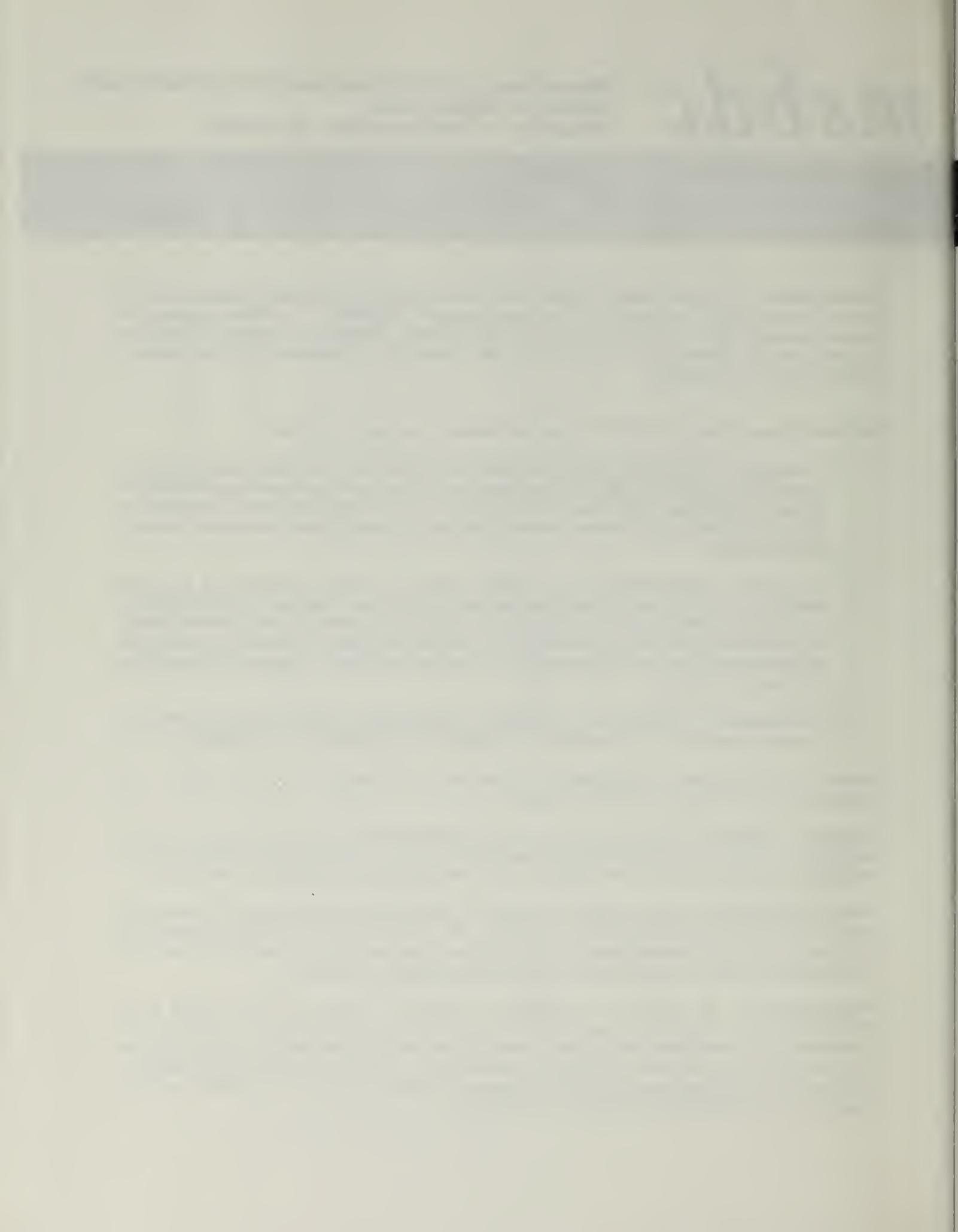
- 1. Consejería:** El MSBDC ofrece consejería individual en áreas tales como viabilidad, mercadeo, contabilidad, planamiento financiero, información y asistencia en solicitud de préstamos bancarios, producción y administración para el pequeño empresario trabajando o con el fin de trabajar en reventas, ventas al por mayor, manufactureo y servicios generales para empresas.
- 2. Educación Suplementaria:** El MSBDC realiza seminarios y clases para negocios establecidos o personas que planifican iniciar un negocio. Muchos de estos programas están siendo llevados a cabo con el apoyo de la cámara de comercio, universidades locales, organizaciones de desarrollo comunitario, asociaciones de comercio, la oficina ejecutiva de asuntos económicos, la administración de la pequeña empresa y el cuerpo de servicios de los ejecutivos retirados.
- 3. Información y Referencias:** El MSBDC mantiene información al día sobre una gran variedad de servicios para el pequeño empresario proveídos dos por otras agencias.

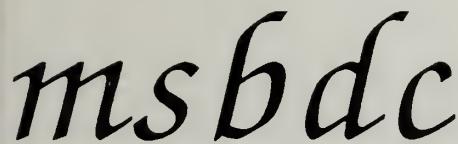
**Cuotas:** Los servicios de consejería y referencias son ofrecidos sin costo alguno. Los seminarios son ofrecidos por una cuota nominal.

**Recursos:** El MSBDC es manejado por un grupo de profesionales con mucha experiencia en el campo de los negocios y una preparación educativa excelente. Este equipo de profesionales es ayudado por el personal de las universidades, estudiantes calificados y consejeros particulares.

**Acceso:** Cualquier persona de la región occidental de Massachusetts podrá dirigirse al MSBDC a través del Suite #424, 101 State Street, Springfield, MA 01003. Las horas de oficina son de las 8:30 hasta las 4:30. Semanalmente también hay horas disponibles en Pittsfield, Greenfield, Northampton y Palmer. Se pueden hacer citas especiales según sea necesario.

**Financiamiento:** El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712.





Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts  
101 State Street - Suite #424  
Springfield, MA 01103  
(413) 737-6712

Servicios de Extensión/Localizaciones

Greenfield	Cámara de Comercio del condado de Franklin
Holyoke	Cámara de Comercio de la Ciudad de Holyoke
Northampton	Ciudad de Northampton
Palmer	Cámara de Comercio del Valle de Quaboag
Pittsfield	Cámara de Comercio de Berkshire Central
Springfield	Alianza Urbana de la Ciudad de Springfield

Actividades del Centro de 1990

(30 de septiembre 1989 - 29 de septiembre de 1990)

Consejería/Capacitación		Resultado	
Clientes Asesorados	969	Financiamiento obtenido	\$1,296,000
Horas de Consejería	3,635	Promedio (37 clientes)	\$64,800
Programas de capacitación	25	Empleos creados	42
Asistencia/capacitación	323	Empleos mantenidos	35

Perfil de la clientele

Mujeres	299	31%
Minorias	118	12%

"El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712."



## ESTRUCTURA DEL CENTRO DE DESARROLLO PARA LA PEQUEÑA EMPRESA

### Resumen

**Fecha de Establecimiento:** Septiembre de 1980

**Oficina Principal:** Universidad de Massachusetts / Amherst  
Escuela de Administración

**Objectivos del Programa:** Proveer al pequeño empresario con un programa de consejería personal de alta calidad en administración y asistencia técnica y programas educativos usando de una forma efectiva los recursos del gobierno, el sector académico y particular.

#### Estructura del MSBDC:

##### Oficinas Principales

- Oficina Estatal

##### Instituciones Patrocinadoras

U. de Massachusetts/Amherst

##### Teléfonos

(413) 545-6301

##### Centros Regionales

- MA. Occidental
- MA. Central
- Boston Urbano
- MA. Sureste
- MA. Noreste

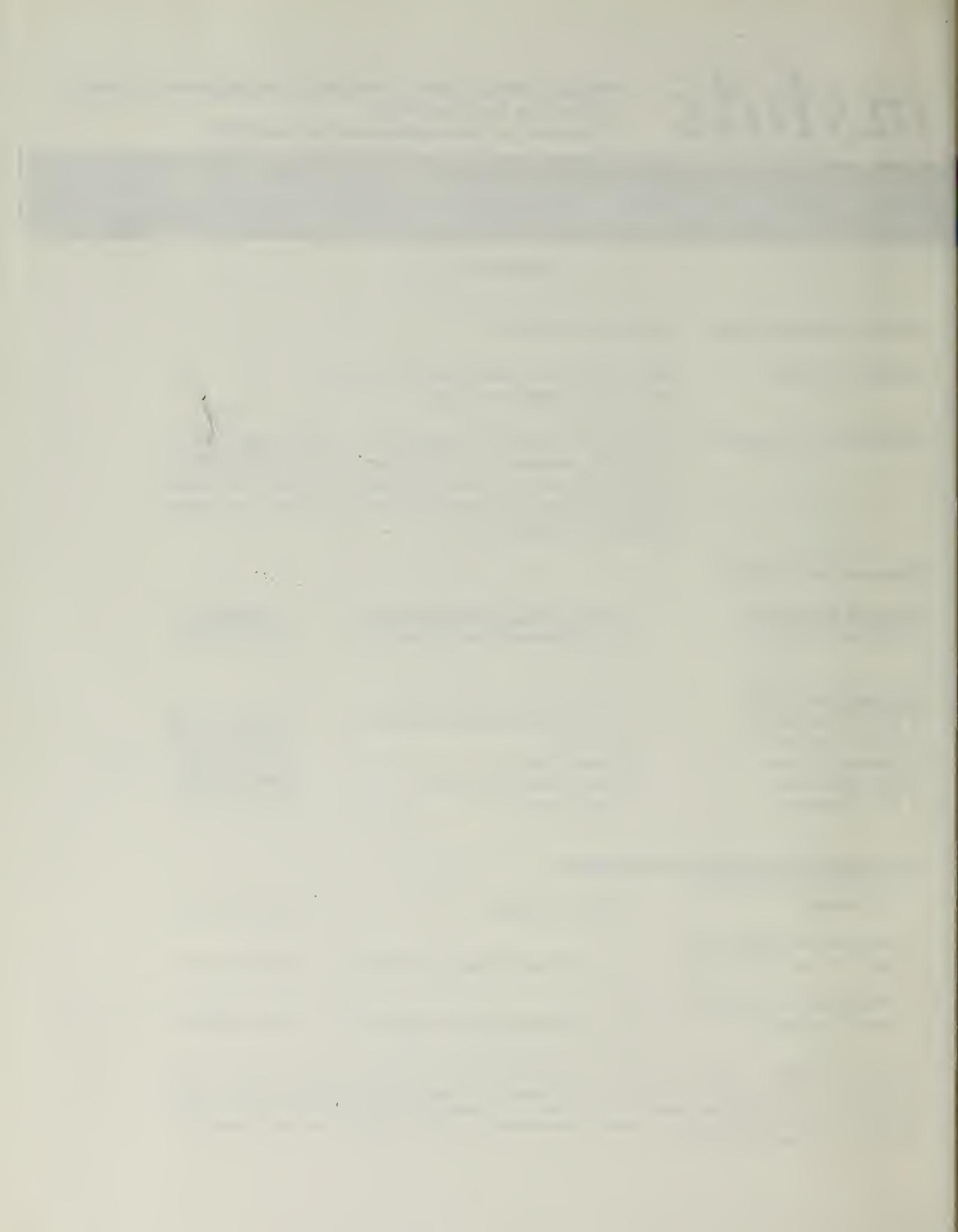
U. de Massachusetts/Amherst  
U. Clark  
Boston College  
U. del Sureste de MA.  
U. de Lowell

(413) 737-6712  
(508) 793-7615  
(617) 552-4091  
(508) 673-9783  
(508) 458-7261

##### Programas/Centros de Especialización

- Servicio de Formación de Capital  
Boston College (617) 552-4091
- Centros de Asistencia para Negocios Minorias  
U. de Massachusetts/Amherst (617) 287-7017
- Programa de Asistencia para Fabricantes  
U. de Massachusetts/Amherst (413) 545-6301

"El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712."



msbdc

Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

BRIEFING SHEET

SEP 24 1992

**ESTABLISHED**

September 1980

**LEAD INSTITUTION**

University of Massachusetts/Amherst  
School of Management

**CONSORTIUM MEMBERS**

Boston College, Salem State College, Clark University,  
University of Massachusetts/Dartmouth

**PROGRAM OBJECTIVE**

To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector

**FUNDING SOURCES**

50% U. S. Small Business Administration

25% Commonwealth of Massachusetts/  
Executive Office of Economic Affairs

25% University of Massachusetts/Amherst and the  
consortium members

**SERVICES**

Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. Training programs are offered for a nominal fee on a wide variety of management issues.

## **MSBDC NETWORK**

### **STATE OFFICE**

University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003  
(413) 545-6301

State Director: John Ciccarelli

### **REGIONAL CENTERS**

#### **Central Mass Regional Office**

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615

Regional Director: Laurence Marsh

#### **North Shore Regional Office**

Salem State College  
197 Essex Street  
Salem, MA 01970  
(508) 741-6343

Regional Director: Frederick Young

#### **Metro Boston Regional Office**

Boston College  
Rahner House  
96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091

Regional Director: John McKiernan

#### **Southeastern Mass Regional Office**

University of Massachusetts/Dartmouth  
P.O. Box 2785 - 200 Pocasset Street  
Fall River, MA 02722  
(508) 673-9783

Regional Director: Clyde Mitchell

#### **Western Mass Regional Office**

University of Massachusetts/Amherst  
101 State Street - Suite 424  
Springfield, MA 01103  
(413) 737-6712

Regional Director: Dianne Fuller Doherty

### **SPECIALTY CENTERS/PROGRAMS**

#### **Capital Formation Service**

Boston College  
96 College Road - Rahner House  
Chestnut Hill, MA 02167  
(617) 552-4091

Director: Don Rielly

#### **International Trade Program**

University of Massachusetts/Amherst  
School of Management, Room 205  
Amherst, MA 01003  
(413) 545-6301

Director: John Ciccarelli

#### **Minority Business Assistance Center**

University of Massachusetts/Amherst  
250 Stuart Street, 12th Floor  
Boston, MA 02116  
(617) 287-7016

Director: Joseph France

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## **SUMMARY OF ACTIVITIES FOR MSBDC NETWORK**

September 30, 1990 - September 29, 1991

### **COUNSELING/TRAINING**

Clients Counseled	3,945
Hours of Counseling	24,449
Training Programs	126
Training Attendees	1,762

### **CLIENT PROFILES**

Women	1,351	34%
Minority	556	14%

### **TYPE OF BUSINESS**

Retail	25%
Services	49%
Wholesale	5%
Manufacturing	13%
Construction	4%
Other	4%

### **AGE OF FIRM**

Preventure	64%
1-4 Years	22%
5 Years and Older	14%

### **IMPACT**

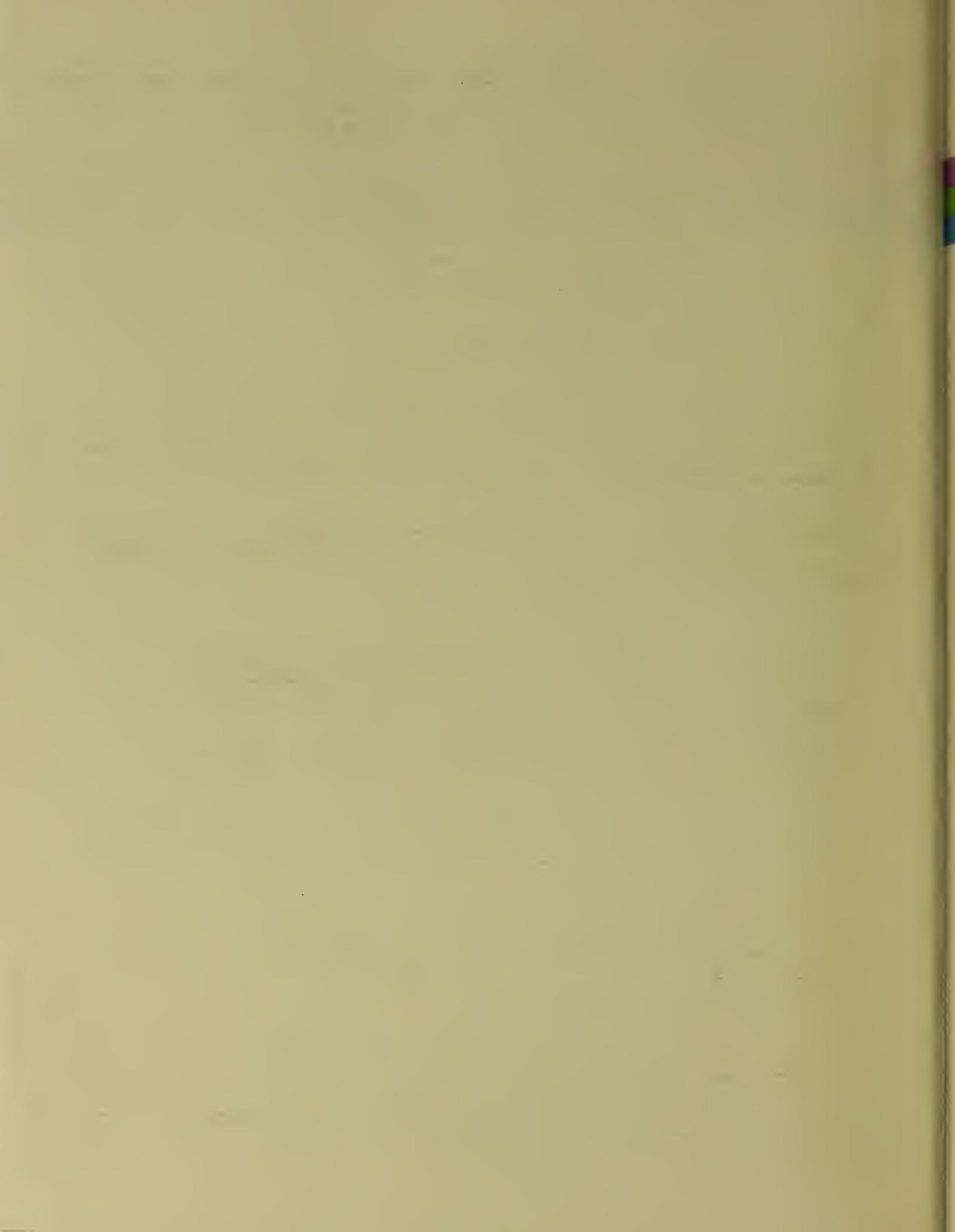
#### **Financing Secured**

58 Clients	\$8,147,497
Range	\$500 - 3,500,000
Average	\$140,475

### **ACHIEVEMENTS 1980-1991**

Total Counseling Clients	31,557
Training Programs	1,485
Training Attendees	31,894
Financing Secured	\$137,553,019
Jobs Created	3,521

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## WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts  
101 State Street - Suite 424  
Springfield, MA 01103  
(413) 737-6712

Regional Director: Dianne Fuller Doherty

**Services:** The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

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### Outreach Service Locations:

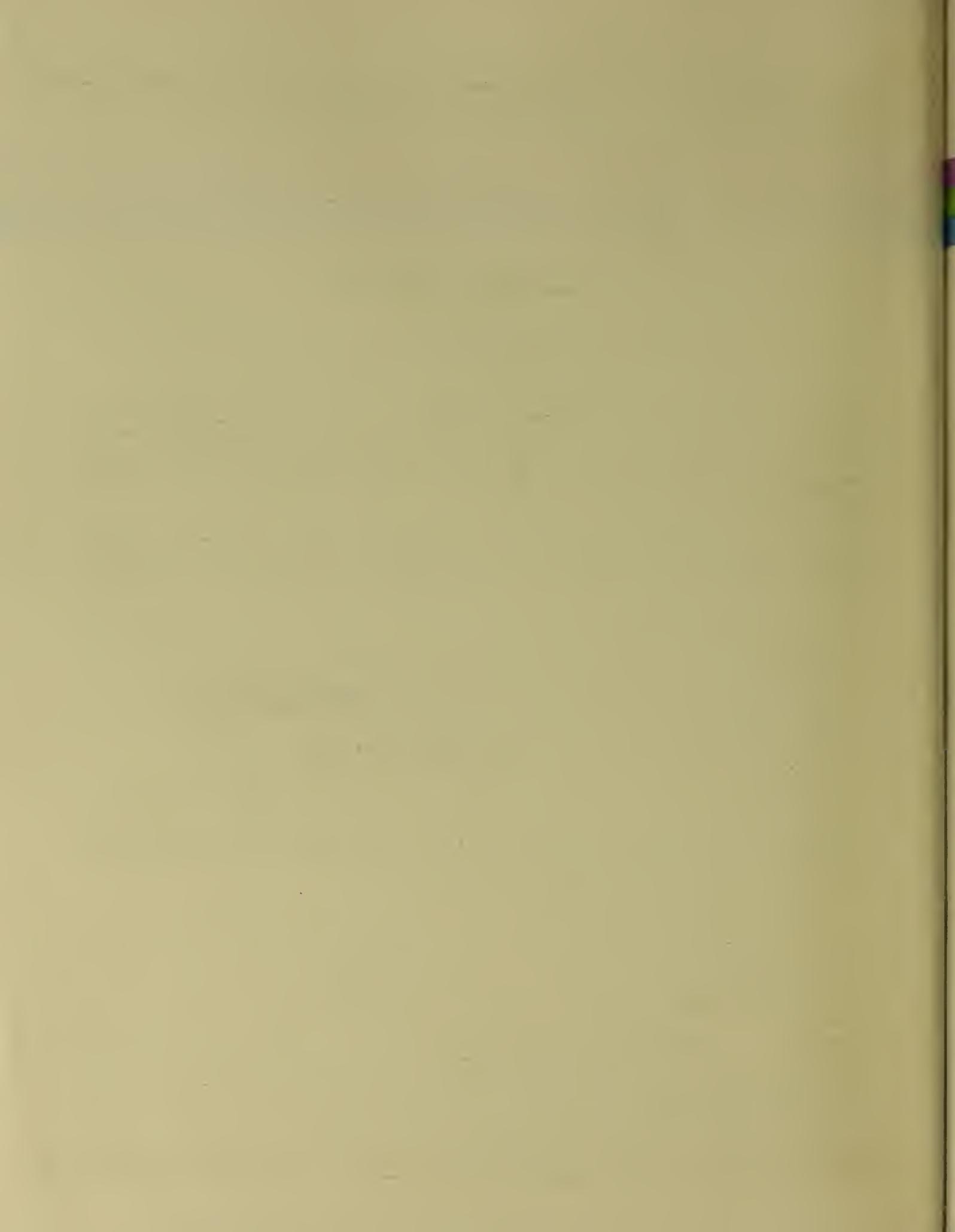
Athol/Orange  
Greenfield  
Holyoke  
Northampton  
Palmer  
Pittsfield

North Quabbin Chamber of Commerce  
Franklin County Chamber of Commerce  
Greater Holyoke Chamber of Commerce  
City of Northampton  
Quaboag Valley Chamber of Commerce  
Central Berkshire Chamber of Commerce

**Center Activities:** During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Western Massachusetts Regional Office counseled 967 clients consisting of 356 women clients (37%) and 107 minority clients (11%).

Counseling/Training		Impact
Clients Counseled	967	Financing Secured \$1,450,500
Hours of Counseling	3,747	Average (21 clients) \$69,071
Training Programs	13	Jobs Created 49
Training Attendees	96	Jobs Retained 77

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## CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University  
Graduate School of Management  
950 Main Street  
Worcester, MA 01610  
(508) 793-7615

Regional Director: Laurence Marsh

**Services:** The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the Central Mass Regional Center.

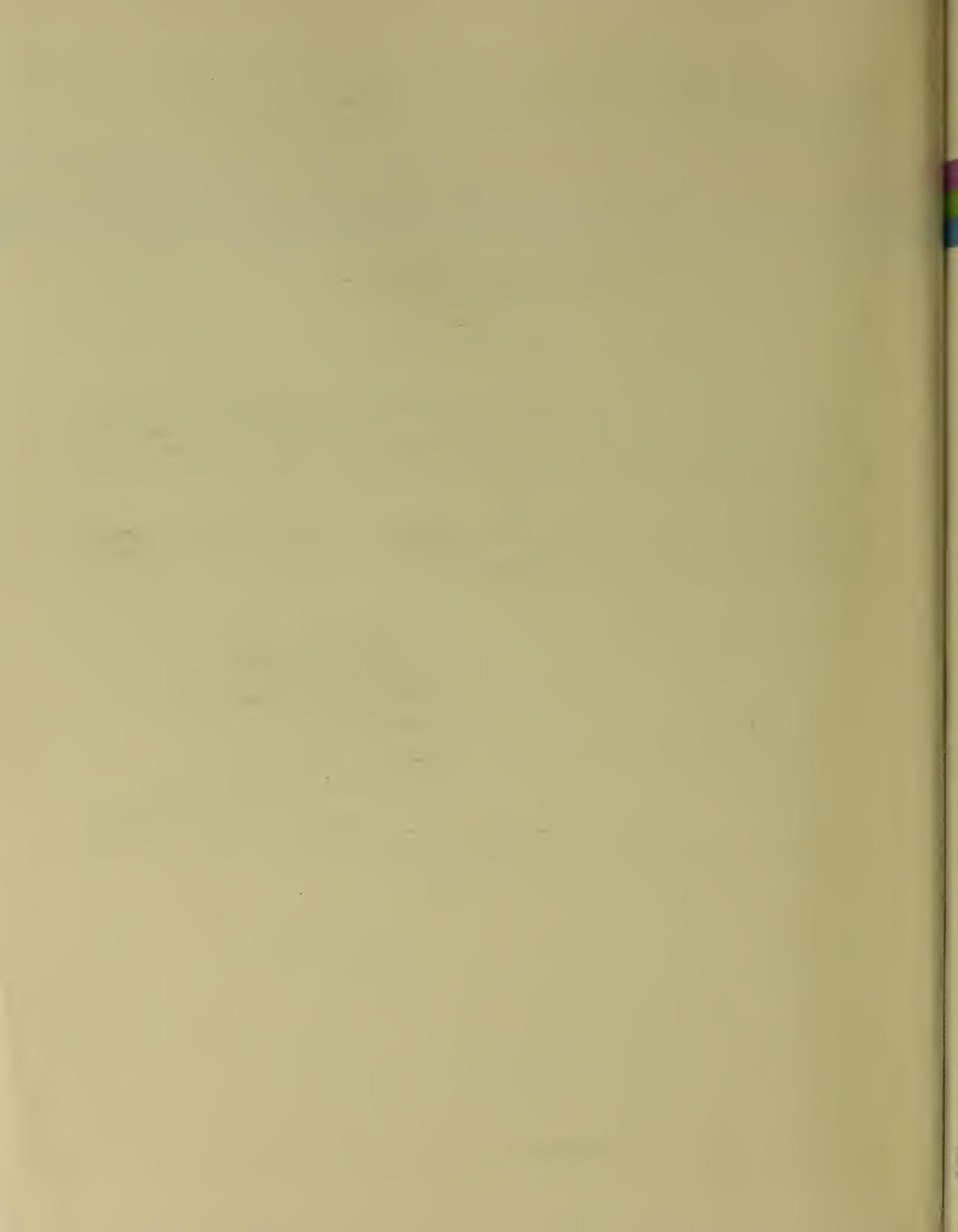
### Outreach Service Locations:

Acton	Chamber of Commerce
Clinton	Chamber of Commerce
Fitchburg/Leominster	North Central Chamber of Commerce
Framingham	MetroWest Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce

**Center Activities:** During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Central Massachusetts Regional Office counseled 622 clients consisting of 181 women clients (29%) and 50 minority clients (8%).

Counseling/Training	Impact
Clients Counseled	622
Hours of Counseling	3,044
Training Programs	23
Training Attendees	250
Financing Secured	\$863,600
Average (15 clients)	\$57,573
Jobs Created	34
Jobs Retained	35

- Staff attended a conference on High Growth Business in Central Massachusetts sponsored by the Worcester Business Journal and Ernst and Young.
- The office continued its cooperative relationship with the State Office of Minority Women Business Assistance (SOMWBA).
- Staff attended plastics trade show in Worcester.



## SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts/Dartmouth  
200 Pocasset Street, P.O. Box 2785  
Fall River, MA 02722  
(508) 673-9783

Regional Director: Clyde Mitchell

**Services:** The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the Southeastern Mass Regional Center.

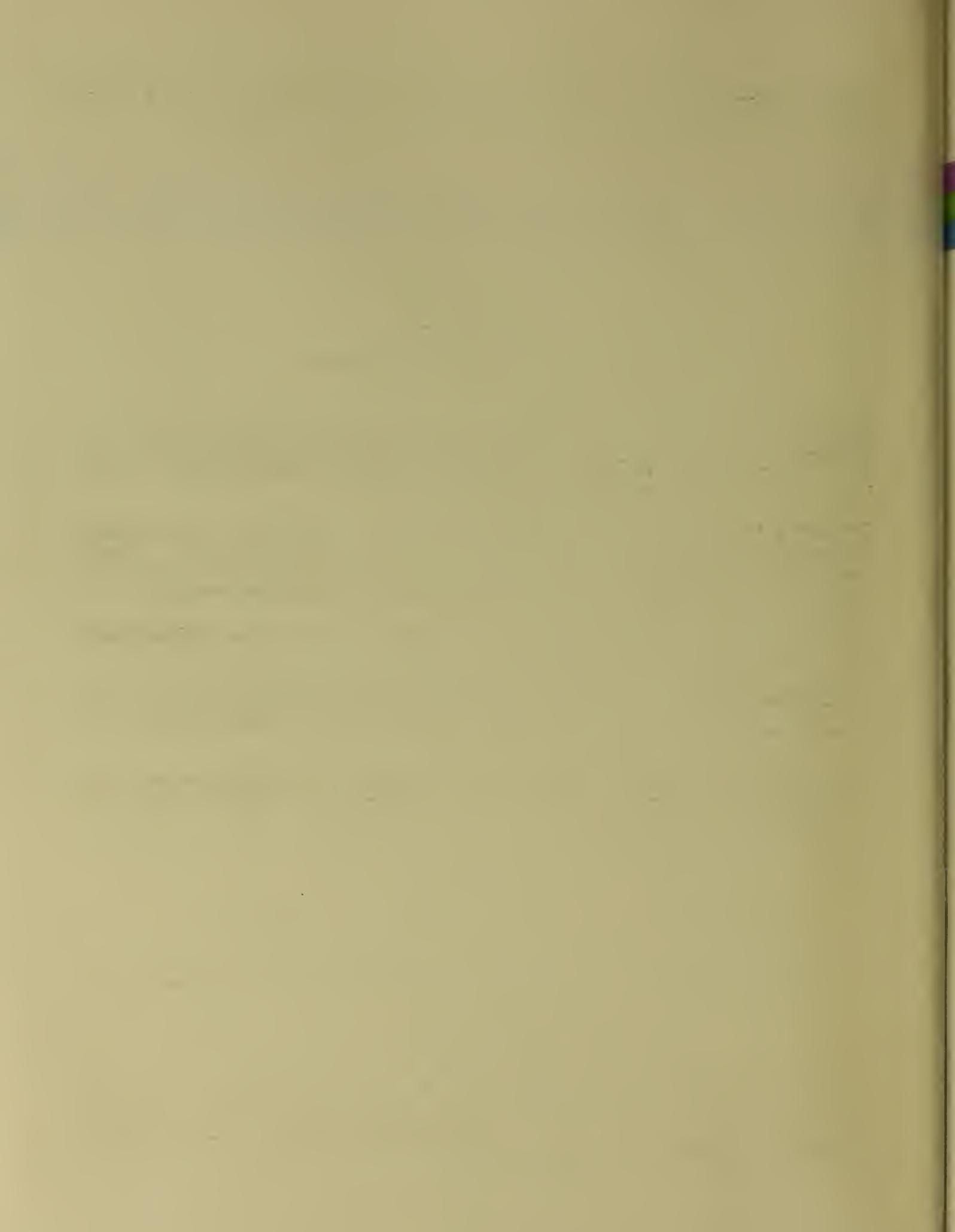
### Outreach Service Locations:

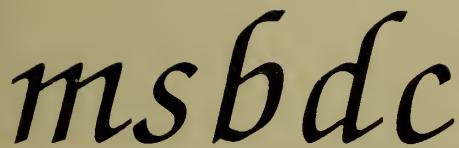
Attleboro	Chamber of Commerce
Barnstable	Cape Cod Commission
Franklin	Chamber of Commerce
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
North Attleboro	Chamber of Commerce
Plymouth	Chamber of Commerce

**Center Activities:** During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Southeastern Massachusetts Regional Center counseled 433 clients consisting of 117 women clients (27%) and 31 minority clients (7%).

Counseling/Training		Impact	
Clients Counseled	433	Financing Secured	\$20,500
Hours of Counseling	4,552	Average (2 clients)	\$10,250
Training Programs	36	Jobs Created	5
Training Attendees	656		

- The center continued counseling services to the Portuguese-speaking business community.
- Staff made several public media presentations and appeared as guests in both television and radio to discuss the MSBDC program.





Massachusetts Small Business Development Center  
School of Management  
University of Massachusetts at Amherst

### NORTH SHORE REGIONAL OFFICE

Salem State College  
197 Essex Street  
Salem, MA 01970  
(508) 741-6343

Regional Director: Frederick Young

**Services:** The North Shore Regional Center, established in September 1991, provides free one-to-one counseling to prospective and existing small businesses on topics such as pre-venture feasibility, business plan development, financial planning, cash flow management, human resource issues and marketing.

Training programs are offered for a nominal fee on a wide variety of management issues. Many programs are co-sponsored with chambers of commerce, local colleges and universities, community development organizations, trade associations, the Executive Office of Economic Affairs and the Small Business Administration.

The North Shore Regional Center maintains current information on a wide range of small business services provided by other agencies.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the North Shore Regional Center.

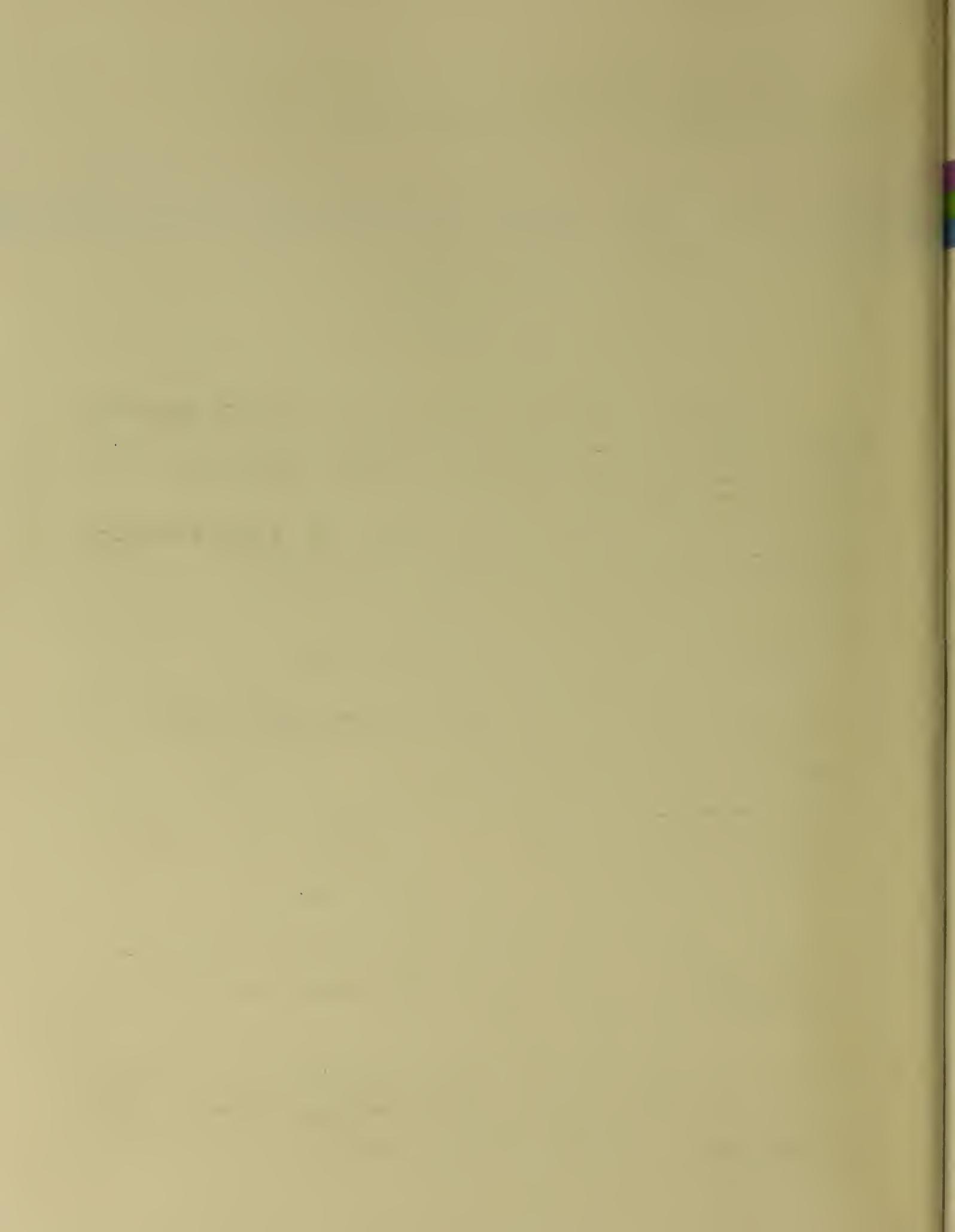
The MSBDC is staffed by professionals with extensive business experience and excellent educational backgrounds. The work of the professional staff is augmented by college faculty, qualified students and private consultants.

#### **Outreach Service Locations:**

Amesbury  
Danvers  
Gloucester  
Haverhill  
Lawrence  
Salem

Chamber of Commerce  
North Shore Chamber of Commerce  
Chamber of Commerce  
Northern Essex Community College  
Greater Lawrence Community Action Council  
Salem State College/Alumni House

The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040-12. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC at the number listed above.





## METRO BOSTON REGIONAL OFFICE

Boston College  
Rahner House - 96 College Road  
Chestnut Hill, MA 02167  
(617) 552-4091  
Regional Director: John McKiernan

**Services:** The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, international trade and minority business assistance which further augment the services of the Metro Boston Regional Center.

**Outreach Service Location:**

Quincy

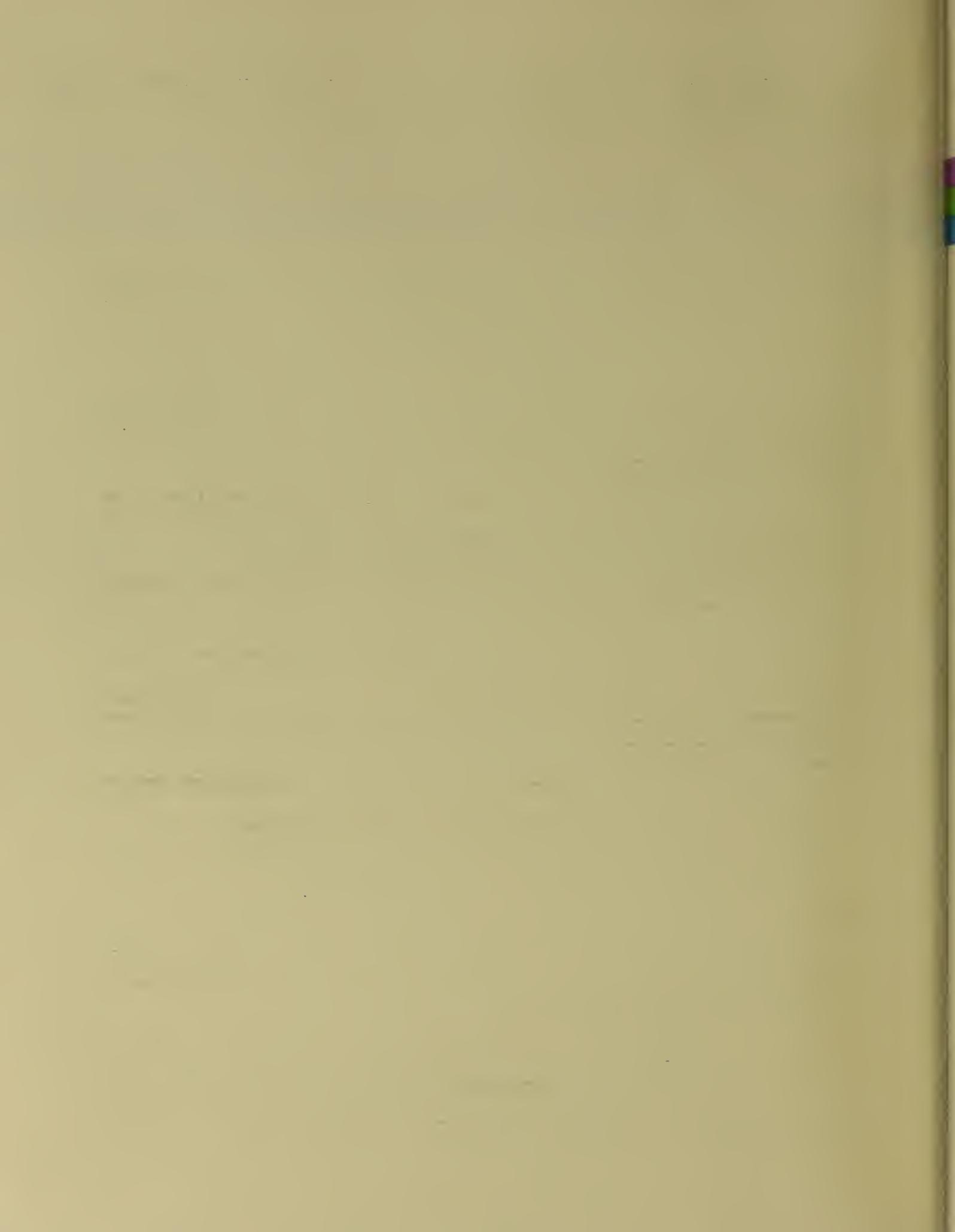
Chamber of Commerce

**Center Activities:** During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Metro Boston Regional Office counseled 928 clients consisting of 370 women clients (40%) and 99 minority clients (11%).

Counseling/Training		Impact	
Clients Counseled	928	Financing Secured	\$240,00
Hours of Counseling	3,936	Average (4 clients)	\$60,000
Training Programs	29	Jobs Created	20
Training Attendees	402	Jobs Retained	3

- Staff worked with the South Shore Chamber of Commerce's Small Business Committee.
- The MSBDC Capital Formation Service provides services statewide, and is housed at the Metro Boston Regional Center.

The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040 12. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC at the number listed above.



## SPECIALTY CENTERS AND PROGRAMS

To enhance the expertise of our regional centers, the Massachusetts Small Business Development Center established three specialty centers to address specific issues of small business.

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- **Capital Formation Service**

Boston College  
96 College Road - Rahner House  
Chestnut Hill, MA 02167

(617) 552-4091

Director: Don Rielly

Provides assistance to clients requiring financing from non-conventional sources such as quasi-public financing programs; state, federal and local programs; venture capital; and private investors.

*Counseling:* 106 Clients Counseled; 1,256 Hours of Counseling

*Impact:* \$5,024,200 in Financing Secured; \$1,004,840 Average (5 clients);  
42 Jobs Created; 6 Jobs Retained

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- **Minority Business Assistance Center**

University of Massachusetts  
250 Stuart Street, 12th Floor  
Boston, MA 02116

(617) 287-7016

Director: Joseph France

Delivers services on a targeted basis to the minority community of Greater Boston.

*Counseling:* 1,443 Hours of Counseling; 201 Clients Counseled

*Client Profile:* 93 Women Clients (46%); 157 Minority Clients (78%)

*Impact:* \$115,399 in Financing Secured

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- **International Trade Program**

University of Massachusetts  
School of Management, Room 205  
Amherst, MA 01003

(413) 545-6301

Director: John Ciccarelli

Provides clients interested in international trade with preliminary market analysis of specific countries. An export primer, *Start Thinking Export!*, has been published as a reference guide providing important information and resources to assist you in your international trade endeavors.

*Counseling:* 1,303 Hours of Counseling; 42 Clients Counseled



## SPECIAL INITIATIVES

### Financial Management Seminars

In April 1990, the MSBDC initiated financial management seminars utilizing Lotus 1-2-3 software. This is a unique partnership between the Association of Small Business Development Centers and Lotus Development Corporation. To date, 15 seminars have been held with 174 attendees. Seminars continue to be held throughout the MSBDC network: State Office (413) 545-6301; Central Massachusetts Regional Office (508) 793-7615; North Shore Regional Office (508) 451-6343; Southeastern Mass Regional Office (508) 673-9783; Metro Boston Regional Office (617) 552-4091. Contact the center closest to you for information on the next available session.

### Learning Centers

In May 1990, the MSBDC entered into a new agreement as one of seven pilot sites in a partnership between Lotus Development Corporation, International Business Machines and the Association of Small Business Development Centers. Learning Centers are now available in each of the regional centers and the Minority Business Assistance Center. During Fiscal Year 1991, 194 individuals utilized the Learning Center for 918 hours of training.

A Learning Center consists of two donated IBM PS/2 60 with software contributed by Lotus and IBM. The Learning Center provides clients an opportunity to learn about the power of the computer as it relates to business applications through a demo station, as well as to work with individual software packages provided at a training station. All hardware and furniture has been contributed by Lotus and IBM. To set up an appointment to use the Learning Center, call your nearest MSBDC regional center.





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